

The Relationship Between Management Information Systems (MIS) And Loan Performance Of Selected Microfinance Institutions In Mukono District.

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Abstract

This study was conducted to investigate the relationship between Management Information Systems (MIS) and the loan performance of selected Microfinance Institutions (MFIs) in Mukono District. A cross-sectional survey design was employed, and data were collected using a semi-structured questionnaire from a sample of 85 respondents, comprising managers, loan officers, and credit staff from purposively selected MFIs. The data were analyzed using both descriptive and inferential statistics, with Pearson's Correlation and Linear Regression used to test the hypothesis. The results of the descriptive statistics revealed that the usage of MIS was positively perceived by respondents as a significant contributor to loan performance. The mean scores for all statements regarding MIS efficacy ranged from 4.07 to 4.21, indicating strong agreement that MIS facilitates efficient loan tracking, enables timely reporting, and enhances data-driven decision-making. The standard deviations, ranging from 0.91 to 0.97, suggested a moderate consensus among the participants. These findings demonstrated that digital systems were widely viewed as critical for managing loan portfolios and mitigating default risks. The inferential analysis further established a statistically significant positive relationship between MIS implementation and key loan performance metrics. The study concluded that Management Information Systems serve as a strategic asset, rather than a mere operational tool, significantly enhancing loan performance in Microfinance Institutions within Mukono District. The findings were consistent with the Resource-Based View (RBV) Theory, positing that a well-integrated MIS constitutes a valuable, rare, and inimitable resource that grants MFIs a competitive advantage through superior loan portfolio management. The study therefore recommended that Microfinance Institutions should prioritize sustained investment in robust and integrated MIS infrastructure to fortify their operational capabilities. Furthermore, it was recommended that management should ensure comprehensive training for staff on digital monitoring tools and foster a culture of data-driven decision-making across all departments to sustain and enhance loan recovery rates and overall financial health.

Keywords: Management Information Systems, Loan Performance, Microfinance Institutions, Portfolio-at-Risk, Resource-Based View, Mukono District.

Background of the study

Globally, the financial sector has been revolutionized by digital transformation, with Management Information Systems (MIS) emerging as a critical backbone for institutional efficiency, risk management, and strategic decision-making (Kazaara et al., 2024). An MIS refers to an integrated, user-machine system that provides information to support operations, management, and decision-making functions within an organization (Ntirandekura, Friday, et al., 2022). In the context of microfinance, a robust MIS is not a luxury but a necessity for managing high-volume, low-

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value transactions and the vast client data inherent to the sector. Globally, MFIs with advanced MIS capabilities have demonstrated superior loan performance, characterized by lower Portfolio-at-Risk (PAR), more accurate credit scoring, and faster disbursement cycles (Polycarp et al., 2023). The World Bank emphasizes that digital financial infrastructure, including core banking MIS, is fundamental to achieving the Sustainable Development Goals by enhancing the stability and outreach of financial service providers (David et al., 2023). The ability of an MIS to track repayment histories in real-time, automate alerts for delinquencies, and generate predictive analytics for default risk directly addresses the core challenge of information asymmetry that has traditionally plagued lending institutions (Kazaara & Christopher, 2023). Consequently, the global microfinance paradigm is shifting from traditional, paper-based administration to data-driven management, where the sophistication of the MIS is a key differentiator between sustainable and struggling institutions.

In Africa, the microfinance sector faces unique challenges, including vast geographical dispersion of clients, predominantly informal economies, and limited physical infrastructure. In this environment, the role of an MIS becomes even more pronounced. While mobile money has garnered significant attention, it is the institutional MIS that often serves as the silent engine powering these front-end services (Frank et al., 2023). African MFIs are increasingly recognizing that a functional MIS is crucial for scaling operations, ensuring regulatory compliance, and mitigating the high operational costs associated with serving rural and remote populations (Alex & Moses, 2024). However, the continent-wide adoption of sophisticated MIS is uneven. Studies across East and West Africa have shown that MFIs leveraging integrated MIS report significantly better loan recovery rates and portfolio quality compared to those relying on manual or fragmented systems (Deus, 2023). The MIS enables better client monitoring, reduces errors in accounting, and provides managers with timely reports to act upon emerging risks. Despite this potential, many African MFIs grapple with the high initial investment, technical expertise shortages, and resistance to change, which can hinder the full realization of MIS benefits and its subsequent impact on loan performance (Ntirandekura, Ainebyoona, et al., 2022).

Within Uganda, the microfinance sector is a critical component of the financial landscape, providing credit to small entrepreneurs, farmers, and low-income households. The Bank of Uganda, through its regulatory framework for Microfinance Deposit-Taking Institutions (MDIs), underscores the importance of sound internal controls and reliable reporting systems, which are inherently dependent on a robust MIS (Alex et al., 2023). The competitive pressure within Uganda's microfinance market, coupled with the client demand for faster services, is driving a digital transition. Ugandan MFIs are at varying stages of MIS adoption, ranging from basic spreadsheet-based tracking to advanced, cloud-based core banking solutions. Research within the Ugandan context has begun to highlight this link; for instance, a study by (Nancy & Prudence, 2024) found that MDIs with automated loan tracking modules within their MIS

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exhibited a lower PAR than those without. The Government of Uganda's push towards a digital economy further incentivizes this transition. However, persistent challenges such as intermittent power supply, limited IT skills among staff, and cybersecurity concerns act as impediments, preventing many institutions from leveraging their MIS to its full potential to directly and measurably improve loan performance outcomes (Polycarp et al., 2023).

Mukono District provides a critical lens to examine this relationship at the operational level. The district's economy, a blend of agriculture, trade, and small-scale manufacturing, is served by a dense network of MFI branches (Alex & Julius, 2024). These institutions face the direct challenge of managing loans for a clientele with volatile income streams, often lacking traditional collateral. In this setting, an effective MIS is not merely an administrative tool but a strategic asset for survival (Winny et al., 2023). It can empower loan officers in Mukono with real-time data on client transactions, automate the generation of reminder messages, and provide branch managers with dashboards to monitor the health of their loan portfolio instantly. Yet, the reality on the ground is mixed (Polycarp et al., 2023). While some MFIs in Mukono have invested in modern systems, others still rely on cumbersome manual processes that are prone to error and delay, directly impacting their ability to monitor and recover loans effectively. The Uganda Bureau of Statistics (2021) profiles the district as having improving but still uneven internet connectivity, which affects cloud-based MIS functionality (Collins et al., 2023). Therefore, a study within Mukono District is essential to move beyond theoretical assumptions and provide empirical evidence on how the specific functionalities and quality of MIS data accuracy, reporting speed, and system integration directly influence tangible loan performance metrics like repayment rates and default ratios in this specific, dynamic context.

Problem Statement

Despite the recognized global importance of Management Information Systems (MIS) for risk management and operational efficiency in microfinance, many Microfinance Institutions (MFIs) in Mukono District, Uganda, continue to experience high loan delinquency and default rates, threatening their sustainability (Nancy & Prudence, 2024). Globally, studies show that a robust MIS is crucial for financial decision-making (Seth & Ntirandekura, 2022), yet its mere presence does not guarantee improved loan performance. In Uganda, while the Bank of Uganda (2022) advocates for sound internal controls reliant on MIS, and research suggests a link between automation and lower portfolio-at-risk (Alex & Kazaara, 2023), a critical problem persists. Many MFIs suffer from a disconnect between technological investment and tangible results due to fragmented systems, poor data quality, and inadequate staff capacity (Nancy & Prudence, 2024). This gap is pronounced in Mukono District, where MFIs operate in a challenging environment but lack empirical evidence on how specific MIS functionalities directly impact their core financial metrics (Irumba et al., 2024). There is an urgent need to investigate the precise relationship between MIS quality including data accuracy, reporting speed, and system integration and the loan performance of selected MFIs in the district.

Main Objective

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To examine the relationship between Management Information Systems (MIS) and loan performance of selected microfinance institutions in Mukono District.

Literature Review

As noted by Otero (2013), an effective MFI-MIS goes beyond simple data recording; it transforms raw transactional data into actionable intelligence. Core modules typically include client management, loan tracking, savings, financial accounting, and reporting (Gracious, 2023). The efficacy of an MIS is not merely a function of its technological sophistication but also of its alignment with the institution's processes, the competency of its users, and the quality of data input concepts often referred to as information system success (Christopher et al., 2022). The nexus between MIS and loan performance, typically measured by metrics such as Portfolio-at-Risk and repayment rates, is evident in several key areas (Julius, 2024). A foundational study conducted by the Consultative Group to Assist the Poor established that MFIs leveraging automated MIS for credit scoring demonstrated a significant reduction in default rates compared to those relying on manual, subjective assessments (Alex & Moses, 2024). An MIS can integrate historical client data and transaction patterns to generate a more reliable creditworthiness profile. Specifically, a study conducted by (Gloria et al., 2023) about "The Relationship Between Management Information Systems (MIS) And Loan Performance Of Selected Microfinance Institutions In Mukono District" found that institutions with advanced client profiling modules in their MIS were able to reduce their Portfolio-at-Risk by an average of 15% within two years of implementation, as the system's ability to flag high-risk applicants was a key contributor (Viola et al., 2023).

Research emphasizes that a real-time MIS enables loan officers to generate automated arrears reports and view individual client payment histories instantly. This is supported by a study conducted by Tumushabe (2019) about "Digital Transformation and Financial Sustainability in Ugandan MFIs" which highlighted that MFIs in Central Uganda, including Mukono, which utilized MIS-generated daily portfolio reports, experienced a 25% faster response time in initiating follow-up actions on defaulting clients, thereby improving recovery rates (Sarah et al., 2024). Furthermore, the operational efficiency gains from MIS indirectly bolster loan performance by reducing administrative errors and freeing up staff resources. Inefficient manual processes increase operational costs and divert staff attention from client relationship management (Ariyo, 2023). An integrated MIS automates routine tasks such as calculating interest and generating repayment schedules. Corroborating this, a study conducted by the Microfinance Association of Uganda (2020) about "Technology Adoption and its Impact on MFI Efficiency" reported that MFIs with digitized processes recorded a 40% reduction in transaction-related errors, allowing loan officers to dedicate more time to portfolio management and client counseling, which directly supports repayment rates (Moses et al., 2025). The strategic, data-driven decision-making facilitated by MIS cannot be overlooked.

Methodology

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The research adopted a cross-sectional survey design, which was deemed appropriate for its ability to collect data from a sample of the population at a single point in time, thereby providing a snapshot of the relationship between Management Information Systems (MIS) and loan performance within the selected Microfinance Institutions (Sarah et al., 2024). The study was conducted within Mukono District, and the target population comprised all licensed Microfinance Institutions operating within the district's jurisdiction. A purposive sampling technique was employed to select the institutions themselves, focusing only on those that had implemented a formal MIS for at least two years to ensure that the systems were fully integrated into their daily operations and that sufficient longitudinal data on loan performance was available (Abiodun et al., 2022). From within these selected institutions, the study specifically targeted senior management staff, including branch managers, operations managers, and finance officers, as well as loan officers and credit supervisors, who were directly involved in the use of the MIS and the management of the loan portfolio (Jallow et al., 2022). These individuals were selected because their daily responsibilities and strategic decisions provided them with direct, experiential knowledge of both the functionalities of the MIS and the subsequent performance of the loans they managed.

The sample size for the study was determined to be 85 respondents. This figure was derived from the accessible population of key personnel across the purposively selected MFIs. Given the relatively small and specialized nature of the target population, a census approach was attempted for all eligible staff within the selected institutions; however, the final number of 85 represented all the respondents who were both accessible and willing to participate during the data collection period (Nafiu, 2012). To gather the required data, a semi-structured questionnaire was developed as the primary research instrument. This questionnaire was divided into several sections, with the first section capturing demographic and institutional data of the respondents. The second section contained a comprehensive set of questions designed to measure the key independent variable, MIS, through various dimensions including system quality, information quality, service quality, and system usage, utilizing a five-point Likert scale ranging from 'Strongly Disagree' to 'Strongly Agree' (George Stanley & Nafiu, 2020). The third section of the questionnaire focused on the dependent variable, loan performance, with respondents indicating the extent to which they agreed with statements related to portfolio-at-risk, repayment rates, and the efficiency of loan recovery, also measured on a five-point Likert scale.

Prior to the main data collection exercise, a pilot study was conducted with 10 respondents who were not part of the final sample to test the validity and reliability of the research instrument. The content validity of the questionnaire was ensured through consultation with experts in the fields of microfinance and management information systems, who reviewed the instrument for clarity, relevance, and comprehensiveness. The feedback from the pilot study was used to refine the wording of certain questions and to adjust the layout of the questionnaire for better flow. The reliability

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of the instrument was assessed using Cronbach's Alpha coefficient, which yielded a value of 0.81 for the MIS constructs and 0.79 for the loan performance constructs, both of which were above the acceptable threshold of 0.7, thus confirming the internal consistency of the research instrument (Nafiu, 2012). The actual data collection was carried out over a period of four weeks, during which the researcher and two trained research assistants administered the questionnaires through scheduled appointments and, where necessary, through electronic means to ensure a high response rate from the targeted sample of 85 participants.

Upon collection, the completed questionnaires were checked for completeness and consistency before the data was coded and entered into the Statistical Package for the Social Sciences software for analysis. The data analysis involved both descriptive and inferential statistics. Descriptive statistics, including means, standard deviations, frequencies, and percentages, were used to summarize the demographic characteristics of the respondents and to provide a general profile of the responses concerning the MIS and loan performance. To test the core hypothesis of the study regarding the relationship between MIS and loan performance, inferential statistical analysis was employed in the form of Pearson's Product-Moment Correlation Coefficient (Nelson et al., 2022). This analysis was crucial for determining the strength and direction of the linear relationship between the composite scores of the MIS variables and the composite scores of the loan performance variables. Furthermore, a linear regression analysis was conducted to determine the extent to which variations in loan performance could be predicted by the effectiveness of the Management Information System, thereby providing a model to explain the influence of the independent variable on the dependent variable. Throughout the process, strict ethical considerations of confidentiality, anonymity, and informed consent were rigorously observed.

Results

Descriptive Statistics on Management Information Systems (MIS) and Loan Performance

This section presents descriptive statistics on the influence of Management Information Systems (MIS) on loan performance in selected microfinance institutions in Mukono District. MIS in MFIs refers to digital systems used for monitoring client loans, tracking repayments, and generating timely reports to inform decision-making (Kizito & Ssemwanga, 2023). Respondents were asked to indicate their level of agreement with statements related to MIS usage, and the results are summarized in Table 4.6.

Table 1: Descriptive Statistics on MIS and Loan Performance

Statement	SA (5)	A (4)	N (3)	D (2)	SD (1)	Total (n=85)	Mean	Std. Dev
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MBI.01 The MFI uses digital systems to store client loan history and repayment records.	40	30	8	5	2	85	4.21	0.92
MBI.02 Automated reminders through MIS are sent to clients before repayment deadlines.	35	33	10	5	2	85	4.09	0.97
MBI.03 MIS helps track overdue clients efficiently.	38	32	9	4	2	85	4.16	0.91
MBI.04 MIS generates accurate reports to support loan performance analysis.	36	31	11	4	3	85	4.07	0.97
MBI.05 I rely on MIS dashboards to make timely credit decisions.	37	33	8	5	2	85	4.14	0.92

Source: **Field Data, 2025**

The descriptive statistics in Table 1 indicate that MIS usage is positively perceived by respondents as contributing to loan performance. The mean scores for all statements range from 4.07 to 4.21, reflecting agreement that MIS facilitates efficient loan tracking, timely reporting, and enhanced decision-making. Standard deviations (0.91–0.97) suggest moderate consistency in responses among participants. This implies that respondents largely share the view that digital systems play a critical role in managing loan portfolios and reducing default risks.

This observation is consistent with prior research emphasizing that MIS enhances operational efficiency in microfinance institutions. According to Omwansa and Waema (2021), digital loan monitoring systems allow MFIs to detect repayment issues early and implement corrective measures, thereby improving overall loan performance. Similarly, Khan et al. (2022) note that real-time reporting from MIS supports managers in making informed decisions that strengthen financial outcomes.

Furthermore, the findings align with the Resource-Based View (RBV) Theory, which postulates that unique technological capabilities, such as well-integrated MIS, constitute valuable resources that enable organizations to achieve competitive advantage and improved performance (Barney, 1991). In this context, the effective use of MIS is not merely an operational tool but a strategic asset that drives loan repayment efficiency and client management.

The descriptive statistics demonstrate that MIS significantly contributes to loan performance in MFIs. The findings suggest that MFIs should continue investing in robust MIS infrastructure, ensure system integration across departments, and train staff on digital monitoring tools to sustain improved loan outcomes (Kizito & Ssemwanga, 2023; Khan et al., 2022).

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Table 2: Pearson Correlation between MIS and Loan Performance

Variables	Loan Performance
MIS	0.782**
p-value	0.000

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

Source: Field Data, 2025

The Pearson correlation coefficient ($r = 0.782$, $p < 0.01$) indicates a strong, positive, and statistically significant relationship between MIS and loan performance. This implies that improvements in the deployment and utilization of MIS are associated with higher levels of loan repayment efficiency, reduced defaults, and better overall loan portfolio performance. In practical terms, MFIs that actively use MIS for tracking, monitoring, and reporting client loans experience enhanced loan performance outcomes. This finding aligns with prior studies in microfinance and digital banking contexts. Kizito and Ssemwanga (2023) emphasize that integrated MIS systems facilitate efficient management of client data and early detection of potential default risks, which improves loan recovery. Similarly, Omwansa and Waema (2021) argue that MFIs leveraging MIS infrastructure experience fewer delayed repayments and more accurate financial reporting, underscoring the system’s strategic importance. From a theoretical perspective, the results are supported by the Resource-Based View (RBV) Theory, which posits that organizations gain a competitive advantage by effectively utilizing valuable, rare, and inimitable resources in this case, MIS infrastructure (Barney, 1991). The significant positive correlation observed suggests that the strategic use of MIS directly contributes to organizational efficiency and enhanced loan performance, indicating that the researcher agrees with the premise that MIS adoption positively influences loan performance in MFIs. The Pearson correlation analysis confirms that MIS is a critical determinant of loan performance, and MFIs should prioritize investment in robust digital systems, staff training, and real-time monitoring tools to sustain improved financial outcomes (Khan et al., 2022; Kizito & Ssemwanga, 2023).

Table 3: Regression Analysis of MIS and Loan Performance

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	p-value
Constant	1.052	0.242	—	4.35	0.000
MIS	0.673	0.082	0.782	8.20	0.000

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Note: Dependent Variable = Loan

Performance

Source: Field Data, 2025

The regression results reveal that MIS has a significant positive effect on loan performance ($\beta = 0.673, p < 0.01$). This indicates that for every one-unit increase in MIS adoption or utilization, loan performance improves by approximately 0.673 units, holding other factors constant. The high standardized coefficient (Beta = 0.782) reflects a strong predictive relationship, confirming that MIS is a critical determinant of loan repayment efficiency and portfolio quality (Nelson et al., 2023).

This finding is consistent with empirical evidence in microfinance research. Kizito and Ssemwanga (2023) note that MFIs leveraging digital MIS platforms can track client loans effectively, reduce defaults, and enhance repayment monitoring. Similarly, Omwansa and Waema (2021) argue that real-time MIS reporting allows timely managerial interventions, which significantly improves loan performance outcomes. These studies support the observed positive effect, demonstrating that MFIs with robust MIS infrastructure experience better operational and financial performance. From a theoretical standpoint, the results align with the Resource-Based View (RBV) Theory, which suggests that strategic resources like MIS systems provide MFIs with a competitive advantage and enhanced performance (Barney, 1991). The strong positive relationship observed in this study indicates that MFIs investing in MIS gain operational efficiency and improved loan recovery rates. Consequently, the researcher agrees with the hypothesis that MIS adoption positively influences loan performance.

In conclusion, the regression analysis confirms that Management Information Systems significantly predict loan performance, and MFIs should continue to prioritize MIS integration, staff capacity building, and system upgrades to sustain improved financial outcomes (Khan et al., 2022; Kizito & Ssemwanga, 2023).

Conclusions

It is concluded that MIS adoption is a critical determinant of loan performance. Digital loan tracking, automated reminders, and accurate reporting enable MFIs to monitor client repayment behavior effectively and make data-driven decisions. Consequently, MFIs with robust MIS systems experience fewer loan defaults and improved overall portfolio quality. This conclusion aligns with the studies of Omwansa and Waema (2021) and Kizito and Ssemwanga (2023), which emphasize the importance of digital infrastructure in microfinance management.

Recommendations

The study further reveals that the use of Management Information Systems (MIS) positively impacts loan performance by facilitating accurate client data storage, loan tracking, and timely decision-making. Therefore, MFIs are encouraged to invest in robust MIS infrastructure capable of generating automated reminders, monitoring repayment schedules, and producing accurate analytical reports (Omwansa & Waema, 2021).

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In addition, regular staff training should be conducted to ensure that credit officers and branch managers can efficiently use MIS tools for monitoring clients and making informed lending decisions. MIS systems should also be periodically updated to incorporate emerging digital functionalities that improve analytical capacity and allow early identification of clients at risk of default (Kizito & Ssemwanga, 2023). Implementing these recommendations will enable MFIs to reduce delinquency rates, improve operational efficiency, and achieve higher financial sustainability, corroborating findings that effective use of MIS enhances loan portfolio quality and organizational performance (Munyegera & Matsumoto, 2021).

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