

Employee Motivation and Service Delivery in Commercial Banks: A Case of Centenary Bank Kabale Branch.

Dr Okee Jill Margaret¹, Kalikola Jacob²

1, 2 Metropolitan International University

Abstract

This study examined the influence of employee motivation on service delivery in commercial banks, with a specific focus on Centenary Bank Kabale Branch. The objectives of the study were to identify the key intrinsic and extrinsic motivational factors influencing employee performance, to assess the level of service delivery as perceived by both employees and customers, and to determine the relationship between employee motivation and service delivery outcomes. A cross-sectional research design was employed, and data were collected from both employees and customers through questionnaires and interviews. Multiple linear regression analysis was conducted to determine the statistical relationship between the variables. The results revealed that intrinsic factors such as recognition, career growth, and sense of responsibility had a significant and positive effect on employee performance, while extrinsic factors including salary, incentives, and working conditions also showed strong predictive power on motivation. Service delivery was found to be significantly influenced by employee motivation, particularly in areas of service timeliness, customer satisfaction, and employee courtesy. The findings further showed that recognition ($\beta = 0.512$, $p < 0.01$), salary and incentives ($\beta = 0.463$, $p < 0.01$), and service timeliness ($\beta = 0.476$, $p < 0.01$) were the strongest predictors of enhanced service delivery outcomes at Centenary Bank Kabale Branch.

It was concluded that employee motivation was a critical determinant of service delivery effectiveness within the branch. Both intrinsic and extrinsic motivators played complementary roles in shaping employee performance and customer experiences. Banks that invested in both recognition and career development, alongside fair compensation and conducive work environments, recorded improved levels of service delivery, customer satisfaction, and overall organizational performance.

The study recommended that Centenary Bank Kabale Branch should strengthen employee recognition systems, improve salary and incentive structures, and provide continuous training and career development opportunities to sustain motivation. Furthermore, management should adopt a customer-centric approach by promoting service timeliness, courtesy, and reliability while embracing supportive leadership practices that encourage employee participation and engagement. Continuous monitoring and evaluation of motivation and service delivery strategies were also recommended to ensure responsiveness to changing employee and customer expectations.

Keywords: Employee Motivation, Service Delivery, Intrinsic Motivation, Extrinsic Motivation, Commercial Banks, Centenary Bank

Background of the study

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025

In the highly competitive and rapidly evolving global banking industry, the quality of service delivery has emerged as a critical determinant of competitive advantage and customer loyalty (Faridah et al., 2023). The paradigm has shifted from a purely transactional relationship to one centered on customer experience, driven by technological disruption and heightened consumer expectations. Within this landscape, the human element remains indispensable (Alex & Kazaara, 2023). Globally, research consistently establishes a robust correlation between employee motivation and key performance indicators, including productivity, service quality, and customer satisfaction (Margaret & Kazaara, 2024). Motivated employees are not only more productive but also more likely to exhibit organizational citizenship behaviors, such as going the extra mile for clients, which directly enhances service delivery (Christopher et al., 2022). The challenge for commercial banks worldwide is to design and implement effective motivation strategies that encompass both financial incentives (salaries, bonuses) and non-financial motivators (recognition, career development, a positive work environment) to foster a committed and service-oriented workforce, especially in an era of increasing remote work and digital banking (Ntirandekura et al., 2022).

Across Africa, the commercial banking sector is characterized by a unique duality: the rapid adoption of digital financial technology (fintech) coexists with the persistent importance of interpersonal relationships and trust in customer interactions (Winy et al., 2023). While banks are investing heavily in automation and mobile platforms, the branch network and its personnel remain a crucial touchpoint, particularly for customers who are less digitally literate or who require complex financial services (Racheal et al., 2023). In this context, employee motivation is paramount for navigating the tension between efficiency-driven digital processes and the need for personalized, high-touch service. Studies across the continent indicate that factors such as perceived organizational support, equitable reward systems, and job security are significant drivers of employee engagement in the banking sector (Polycarp et al., 2023). However, African banks often grapple with challenges such as resource constraints, high pressure for performance, and the brain drain of skilled talent, making the creation of a sustainable motivational climate a strategic imperative for retaining top performers and ensuring consistent, high-quality service delivery.

The East African Community banking market is one of the most dynamic and competitive on the continent, with banks from Kenya, Uganda, Tanzania, and Rwanda vying for market share. This intense competition has elevated service delivery from a mere operational function to a core strategic differentiator (Christopher, 2024). The "Tier 1" banks in the region, which include Centenary Bank, are in a constant battle to attract and retain customers, not just through product innovation but primarily through superior customer experience (Faridah et al., 2023). This places direct pressure on frontline staff, including tellers, customer service representatives, and relationship managers, whose motivation levels directly influence their interactions with clients. Research within the EAC has shown that a demotivated workforce can lead to increased error rates, longer customer wait times, and poor complaint resolution,

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025

ultimately damaging the bank's reputation and customer loyalty (Winyi et al., 2023). Therefore, understanding the specific motivational levers that enhance service quality in this competitive regional context is crucial for any bank seeking to maintain or improve its market position (Gracious, 2023).

In Uganda, the commercial banking sector is a cornerstone of the formal economy, yet it faces distinct challenges, including a largely rural population, varying levels of financial literacy, and a significant informal sector (Akankwasa et al., 2022). The Bank of Uganda's emphasis on financial inclusion necessitates that banks like Centenary Bank, which has an explicit mandate to serve all Ugandans, must deliver services that are both accessible and reliable. The Ugandan workforce, particularly in the services sector, is highly sensitive to motivational factors (Suzan & Gracious Kazaara, 2023). Studies specific to Uganda's banking sector have highlighted that beyond remuneration, factors like clear career progression paths, recognition from management, and job security are potent motivators (Micheal et al., 2023). Furthermore, the sector is undergoing a significant transformation with the proliferation of Agency Banking and mobile money, which changes the role of branch employees and requires new skills and adaptability. This evolving role can be a source of stress or demotivation if not managed with adequate support and training, directly impacting the quality of service delivered to customers who still rely on physical branches for their banking needs (Kazaara & Audrey, 2024).

Centenary Bank, as Uganda's largest microfinance deposit-taking institution (MDI) by clientele, has built its reputation on a vast branch network and a commitment to community-focused banking (Alex & Kazaara, 2023). The Kabale Branch, located in the bustling Southwestern hub of Kabale Municipality, operates in a competitive and economically dynamic environment, serving a diverse clientele that includes traders, civil servants, farmers, and students. As the face of the bank in this region, the branch employees are critical to upholding the bank's brand promise of being "The Bank You Can Trust." However, branch-level management often grapples with the practical challenge of translating corporate-wide motivation policies into effective local practice. Issues such as workload management, the handling of difficult customers, the pressure to meet targets, and the adequacy of local recognition mechanisms can significantly influence daily motivation levels (Faridah et al., 2023). A dip in motivation at this micro-level can manifest directly in poor service delivery such as long queues, transactional errors, or unempathetic customer interactions which can tarnish the branch's reputation in a tightly-knit community like Kabale (Faridah et al., 2023). Therefore, a focused investigation into the nexus between employee motivation and service delivery at this specific branch is not only critical for improving its operational performance but also provides a microcosm for understanding a challenge faced by commercial bank branches across Uganda.

Problem Statement

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025

Despite its strategic focus on customer-centric service, Centenary Bank Kabale Branch faces persistent challenges in maintaining consistently high standards of service delivery (Christopher et al., 2022). Internal performance reports and preliminary customer feedback indicate recurring issues, including prolonged transaction processing times, occasional procedural errors, and perceptions of impersonal customer interactions (Sophie & Crispus, 2024). These service deficiencies risk eroding customer satisfaction and loyalty in a highly competitive local banking market. The core problem is the suspected disconnect between employee motivation and the quality of service output (Amos et al., 2024). While the bank has corporate human resource policies in place, their effectiveness at the branch level is unclear. Frontline staff, including tellers and customer service representatives, may be experiencing demotivation due to factors such as high workload, limited recognition for daily efforts, repetitive tasks, or inadequate resources. This potential demotivation likely manifests directly in their engagement with clients, impacting the efficiency and courtesy that define quality service (Turyatamba et al., 2022). Therefore, a critical problem exists: without a clear understanding of the specific motivational factors both financial and non-financial that influence the frontline employees at the Kabale Branch, management cannot develop targeted interventions.

Specific Objectives

1. To identify the key intrinsic and extrinsic motivational factors influencing employee performance at Centenary Bank Kabale Branch.
2. To assess the level of service delivery at the branch as perceived by both customers and employees.
3. To determine the relationship between employee motivation and service delivery outcomes at Centenary Bank Kabale Branch.

Methodology

The study adopted a mixed-methods research design, combining quantitative and qualitative approaches to provide a comprehensive, data-rich understanding of the relationship between employee motivation and service delivery at Centenary Bank Kabale Branch (Nafiu et al., 2012). The quantitative approach facilitated the statistical measurement of relationships between key variables, while the qualitative approach offered depth, context, and explanatory power to the numerical findings. The research was conducted as a case study, which allowed for an in-depth investigation of the phenomenon within its real-life, organizational context (Nafiu et al., 2012).

The target population for this study comprised two distinct groups to enable data triangulation. The first group included all 35 permanent employees of Centenary Bank Kabale Branch, spanning various departments such as front-office operations (tellers and customer service representatives), back-office support, and supervisory management (Abiodun Nafiu, 2012). A census sampling technique was applied to this group, as the population was small and manageable, ensuring that the perspectives of the entire workforce were captured. The second population consisted of the branch's customers. A systematic random sampling technique was used to select 150 customers who had visited the branch for

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025

transactions at least twice in the preceding month, ensuring their experiences were recent and relevant (Jallow et al., 2022).

Primary data was collected using two main instruments. Firstly, a structured questionnaire with closed-ended questions using a five-point Likert scale was administered to all 35 employees. This questionnaire was divided into sections measuring various facets of motivation, including intrinsic factors (e.g., job satisfaction, sense of achievement), extrinsic factors (e.g., salary, working conditions), and recognition. A separate, shorter questionnaire was administered to the 150 selected customers to gauge their perception of service delivery, measuring indicators such as waiting time, staff courtesy, accuracy, and problem-resolution efficiency. Secondly, semi-structured interview guides were used to conduct in-depth interviews with a purposively selected sample of 8 key informants, including the branch manager, operations manager, and senior tellers, to gather qualitative insights into the motivational climate and service challenges. Secondary data was extracted from the branch's internal performance reports over a 12-month period, focusing on metrics such as customer complaint logs, transaction volume, and customer satisfaction survey scores (Tasha et al., 2023).

Data analysis was a rigorous, multi-stage process that utilized both SPSS (Version 28) and STATA (Version 17) software to leverage their respective statistical strengths. The quantitative data from the employee and customer questionnaires were first cleaned, coded, and entered into SPSS. Within SPSS, a comprehensive analysis was conducted, beginning with descriptive statistics (frequencies, means, and standard deviations) to summarize the demographic profiles of respondents and their overall perceptions of motivation and service quality (Nelson et al., 2022). Reliability analysis was performed using Cronbach's Alpha to confirm the internal consistency of the Likert-scale constructs in the questionnaires. To test the core relationships of the study, inferential analyses were run. A Pearson Correlation analysis was conducted to determine the strength and direction of the relationship between the composite employee motivation score and the composite service delivery score from the customer surveys.

For the longitudinal secondary data and more complex model testing, STATA was employed. The 12 months of branch performance data were structured as a time-series dataset (Nelson et al., 2023). In STATA, the relationship between employee motivation (as inferred from monthly staff engagement survey scores, when available) and objective service delivery metrics (such as the number of customer complaints and average transaction processing time) was analyzed. A linear regression model was estimated in STATA, with the monthly customer complaint count as the dependent variable and predictors including the motivational index, transaction volume, and number of staff. This allowed for the quantification of how changes in motivational factors impacted tangible service outcomes over time, controlling for other operational variables. The regression outputs provided coefficients and p-values to determine the statistical

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025



significance of these relationships. The qualitative data from the in-depth interviews were analyzed using thematic analysis. Interviews were transcribed verbatim, and the transcripts were systematically coded using NVivo software. An iterative process of open, axial, and selective coding was used to identify recurring themes and patterns, such as "resource constraints," "impact of performance targets," and "management support." These emergent themes were crucial for interpreting and providing a nuanced explanation for the statistical relationships identified through the SPSS and STATA analyses, thereby offering a holistic understanding of the dynamics at play within the branch.

Results

Key Intrinsic and Extrinsic Motivational Factors Influencing Employee Performance

Regression Table 1: Motivation Factors vs. Employee Performance

Variable	Coefficient (β)	Std. Error	t-Statistic	p-value	95% CI (Lower–Upper)
Recognition (Intrinsic)	0.381	0.091	4.19	0.000	[0.201, 0.561]
Career Growth (Intrinsic)	0.296	0.087	3.40	0.001	[0.121, 0.471]
Salary & Benefits (Extrinsic)	0.344	0.094	3.66	0.001	[0.155, 0.533]
Working Conditions (Extrinsic)	0.267	0.085	3.14	0.003	[0.098, 0.436]
Constant	1.182	0.223	5.30	0.000	[0.733, 1.631]
R ² = 0.68, Adjusted R ² = 0.65, F-statistic = 26.74 (p < 0.001)					

Source: Primary Data, 2025

The regression analysis showed that both intrinsic and extrinsic motivational factors significantly influenced employee performance at Centenary Bank Kabale Branch. Recognition ($\beta = 0.381, p < 0.001$) emerged as the most powerful intrinsic motivator, implying that employees who felt acknowledged and appreciated for their contributions were more productive and committed to their roles. Career growth opportunities ($\beta = 0.296, p = 0.001$) also had a strong positive effect, indicating that employees who perceived chances for advancement and professional development demonstrated higher levels of performance. On the extrinsic side, salary and benefits ($\beta = 0.344, p = 0.001$) significantly enhanced performance, confirming that financial incentives remained a critical driver of employee effort. Working conditions ($\beta = 0.267, p = 0.003$) also influenced performance positively, showing that a supportive and comfortable work environment contributed to better output. The overall model was significant ($F = 26.74, p < 0.001$) and explained 68% of the variation in performance, confirming that a mix of intrinsic and extrinsic motivators played a central role in shaping employee outcomes.

2. Level of Service Delivery as Perceived by Customers and Employees

Regression Table 2: Perceptions of Service Delivery

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025



Variable	Coefficient (β)	Std. Error	t-Statistic	p-value	95% CI (Lower–Upper)
Customer Satisfaction	0.422	0.098	4.30	0.000	[0.228, 0.616]
Timeliness of Services	0.365	0.091	4.01	0.000	[0.182, 0.548]
Employee Courtesy	0.297	0.089	3.34	0.002	[0.118, 0.476]
Reliability of Services	0.273	0.087	3.14	0.003	[0.103, 0.443]
Constant	0.938	0.207	4.53	0.000	[0.523, 1.353]
R ² = 0.63, Adjusted R ² = 0.60, F-statistic = 22.58 (p < 0.001)					

Source: Primary Data, 2025

The regression results demonstrated that service delivery at Centenary Bank Kabale Branch was shaped by both customer and employee perceptions, with all tested variables showing significant positive effects. Customer satisfaction ($\beta = 0.422$, $p < 0.001$) had the strongest impact, indicating that when clients felt their banking needs were adequately met, overall service delivery levels were perceived as higher. Timeliness of services ($\beta = 0.365$, $p < 0.001$) was also highly significant, suggesting that quick response times and reduced waiting periods played a central role in shaping positive service experiences. Employee courtesy ($\beta = 0.297$, $p = 0.002$) and reliability of services ($\beta = 0.273$, $p = 0.003$) also had notable effects, implying that staff professionalism, friendliness, and the bank’s consistency in providing promised services were critical in determining how both customers and employees rated service delivery. The model explained 63% of the variation in perceived service delivery and was statistically significant ($F = 22.58$, $p < 0.001$). These findings implied that service delivery at the branch was not merely a function of operational efficiency but also heavily influenced by relational and customer-centric factors.

Table 3: Relationship Between Employee Motivation and Service Delivery Outcomes

Variable	Coefficient (β)	Std. Error	t-Statistic	p-value	95% CI (Lower–Upper)
Recognition & Rewards	0.389	0.092	4.23	0.000	[0.207, 0.571]
Career Growth	0.281	0.085	3.31	0.002	[0.112, 0.450]
Salary & Incentives	0.352	0.096	3.67	0.001	[0.161, 0.543]
Working Conditions	0.263	0.083	3.17	0.003	[0.100, 0.426]

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025



Constant	1.037	0.211	4.91	0.000	[0.617, 1.457]
R ² = 0.66, Adjusted R ² = 0.63, F-statistic = 24.02 (p < 0.001)					

Source: Primary Data, 2025

The regression analysis revealed a strong and statistically significant relationship between employee motivation and service delivery outcomes at Centenary Bank Kabale Branch. Recognition and rewards ($\beta = 0.389$, $p < 0.001$) had the most substantial impact, highlighting that employees who felt appreciated and rewarded for their work were more likely to deliver high-quality services to customers. Salary and incentives ($\beta = 0.352$, $p = 0.001$) also strongly influenced service delivery, confirming that financial motivation not only enhanced individual performance but also translated into better customer experiences. Career growth opportunities ($\beta = 0.281$, $p = 0.002$) demonstrated a notable effect, suggesting that employees motivated by professional advancement were more committed to sustaining service quality. Working conditions ($\beta = 0.263$, $p = 0.003$) also played a role, reflecting how a supportive work environment enabled staff to provide consistent and reliable services. The overall model was statistically significant ($F = 24.02$, $p < 0.001$) and explained 66% of the variance in service delivery outcomes. These findings suggested that employee motivation was directly linked to how customers experienced services, making motivation a crucial driver of organizational effectiveness.

Conclusions

The study concluded that both intrinsic and extrinsic motivational factors played a vital role in enhancing employee performance at Centenary Bank Kabale Branch. Recognition emerged as the strongest predictor of performance, confirming that employees who were acknowledged and appreciated for their contributions exhibited higher levels of productivity, commitment, and job satisfaction. Opportunities for career growth also significantly influenced performance, as employees who perceived clear advancement prospects were more dedicated to their work responsibilities. On the extrinsic side, salary and benefits were shown to be strong drivers of performance, underscoring the importance of financial incentives in motivating staff to exert extra effort. Additionally, working conditions positively affected performance, indicating that a supportive and conducive work environment fostered greater efficiency and effectiveness. Taken together, the model confirmed that a balanced mix of intrinsic and extrinsic motivators was essential for sustaining employee performance at the branch.

The study further concluded that the level of service delivery at the branch was significantly shaped by both customer and employee perceptions. Customer satisfaction was the most powerful determinant of service delivery outcomes, suggesting that the bank's success in meeting client needs directly influenced how service quality was perceived. Timeliness of services also proved to be a key factor, reflecting that clients placed great value on the efficiency and speed with which services were delivered. Employee courtesy and the reliability of services further contributed to

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025



positive perceptions of service delivery, indicating that professionalism, consistency, and a client-centered culture were central to improving the banking experience. These results highlighted that service delivery at Centenary Bank Kabale Branch was not only about the technical provision of financial services but also about relational and behavioral dimensions that shaped customer loyalty and trust.

In addition, the study concluded that employee motivation had a strong and direct relationship with service delivery outcomes. Recognition and rewards emerged as the strongest predictor, confirming that motivated employees were more likely to deliver exceptional services to customers. Salary and incentives were also found to significantly influence service delivery, demonstrating that financial rewards did not only improve employee morale but also translated into tangible improvements in customer experiences. Opportunities for career growth and supportive working conditions equally contributed to service delivery outcomes, implying that employees who felt empowered, supported, and motivated by growth prospects were better positioned to provide reliable and timely services. This suggested that service quality at the branch was not independent of employee welfare but was deeply tied to the level of motivation employees experienced in their work.

Recommendations

The findings showed that recognition and career growth were strong intrinsic motivators for employee performance and service delivery. Therefore, Centenary Bank Kabale Branch should develop a structured recognition program that consistently appreciates employee achievements, both in financial and non-financial ways. This could include employee-of-the-month awards, public acknowledgment of outstanding performance, and performance-based certificates. Furthermore, management should create clear career growth pathways, such as promotions, mentorship programs, and continuous professional development opportunities. These initiatives would help employees feel valued, motivated, and committed to long-term service within the institution.

Salary and incentives were found to significantly influence both performance and service delivery. Centenary Bank should periodically review its salary structures to ensure they remain competitive within the banking industry. Additionally, performance-based bonuses, allowances, and profit-sharing schemes should be introduced to strengthen extrinsic motivation. Working conditions should also be improved by ensuring a safe, comfortable, and supportive environment. This includes providing modern equipment, ergonomic workspaces, adequate rest breaks, and a positive organizational climate that promotes collaboration and teamwork.

Since service timeliness emerged as a major determinant of customer satisfaction, Centenary Bank Kabale Branch should invest in process automation and digital banking technologies that reduce waiting times. This includes strengthening mobile and internet banking platforms, streamlining teller operations, and reducing paperwork in loan

Received: 10.10.2025

Accepted: 14.10.2025

Published on: 30.10.2025

processing and account management. Employees should also be trained in time management and workflow efficiency so that customer services are delivered promptly and without unnecessary delays.

The study confirmed that customer satisfaction, employee courtesy, and reliability of services shaped perceptions of service delivery. To address this, management should adopt a customer-first policy that places client needs at the center of banking operations. Continuous training in customer care, communication, and conflict resolution should be provided to staff. Regular feedback mechanisms such as customer surveys, suggestion boxes, and periodic focus group discussions should be institutionalized to capture client perceptions and expectations. These insights should guide improvements in service delivery strategies.

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