

Digitalisation And Performance Of Microfinance Institutions: A Case Study Of Kyebando Sacco

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Abstract

This study examined the relationship between digitalisation and the performance of microfinance institutions, using Kyebando SACCO as a case study. The study was guided by three objectives: to assess the level of digitalisation adopted by Kyebando SACCO, to establish the level of organisational performance, and to determine the statistical relationship between the two variables. A descriptive cross-sectional and correlational design was adopted, targeting a population of 150 staff and members, from which a sample of 110 respondents was drawn using Krejcie and Morgan's (1970) table and stratified random sampling. Data were collected using a structured, five-point Likert-scale questionnaire and analysed using SPSS through descriptive statistics, Pearson correlation, and simple linear regression. The findings revealed a high level of digitalisation ($M = 3.83$) and a high level of overall performance ($M = 3.69$) at Kyebando SACCO, with a strong, positive, and statistically significant correlation between digitalisation and performance ($r = 0.612$, $p < 0.01$). Regression analysis showed that digitalisation significantly predicts performance ($\beta = 0.573$, $p < 0.01$), explaining 37.5% of the variance in performance ($R^2 = 0.375$). The study concludes that digitalisation is a key driver of SACCO performance and recommends increased investment in secure digital infrastructure, digital literacy training, and a phased digitalisation roadmap linked to measurable performance targets.

Keywords: Digitalisation, Performance, Microfinance Institutions, SACCO, Mobile Banking, Financial Inclusion

1.0 Background of the Study

Microfinance institutions (MFIs) occupy a central place in the financial architecture of developing economies, serving low-income households and micro-entrepreneurs who remain excluded from the formal commercial banking sector (Polycarp et al., 2023). In Uganda, Savings and Credit Cooperative Organisations (SACCOs) constitute the single largest category of semi-formal MFIs, registered under the Cooperative Societies Statute of 1991 and coordinated by apex bodies such as the Uganda Microfinance Regulatory Authority (UMRA) and the Association of Microfinance Institutions of Uganda (AMFIU) (Alex et al., 2023). SACCOs mobilize savings and extend credit to members who would otherwise have no access to formal financial services, and they therefore play a pivotal role in rural and peri-urban financial inclusion (Julius & Audrey, 2026).

Globally, the last decade has witnessed a rapid shift of financial service providers toward digital platforms, including mobile money integration, internet and agency banking, biometric identification, and cloud-based core banking software (Gracious, 2023). Digitalisation is widely credited with lowering transaction costs, expanding outreach to previously unbanked populations, strengthening internal controls, and improving the speed and accuracy of reporting (Aboagye et al., 2020). Evidence from East African SACCOs suggests that digital adoption improves outreach and transaction efficiency, although its ultimate impact depends on member financial literacy and the strength of institutional governance and regulatory oversight (Sophie & Crispus, 2024).

Within Uganda specifically, SACCOs have historically been criticised for rudimentary, largely manual operations that constrain their growth and expose them to fraud, delayed reporting, and member dissatisfaction (Christopher et al., 2022). However, an

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emerging wave of digitalisation, driven by the widespread penetration of mobile phones and mobile money, is transforming how SACCOs record transactions, disburse and recover loans, and communicate with members through SMS alerts and USSD-based platforms (Julius & Matovu, 2025). Kyebando SACCO, operating within this national context, has in recent years introduced elements of digital record-keeping and electronic transaction processing in an effort to improve efficiency, transparency, and member confidence (Turyatamba et al., 2022). It is against this backdrop that the present study examines the relationship between digitalisation and the performance of Kyebando SACCO.

1.1 Problem Statement

Despite considerable investment in digital infrastructure by SACCOs across Uganda, the expected gains in operational efficiency, outreach, and financial performance have not been uniformly realised (Julius & Nancy, 2025). Many SACCOs, Kyebando SACCO included, continue to grapple with slow transaction processing, member complaints regarding delayed statements, difficulties in reconciling manual and electronic records, and limited staff capacity to operate new digital systems (Julius & Kazaara, 2025a). Internet banking and other digital channels have also been associated with security concerns, including fraud risk and system downtime, which undermine member trust (Julius & Kazaara, 2025b). While a growing body of literature links digitalisation to improved SACCO performance in principle, there is limited empirical evidence specific to small, community-based SACCOs such as Kyebando SACCO regarding the actual magnitude and statistical significance of this relationship (Faith et al., 2023). This study therefore sought to establish, empirically, the extent to which digitalisation influences the performance of Kyebando SACCO.

1.2 Main Objective

The main objective of the study was to examine the relationship between digitalisation and the performance of microfinance institutions, with specific reference to Kyebando SACCO.

Specific Objectives

- To assess the level of digitalisation adopted by Kyebando SACCO.
- To establish the level of organisational performance at Kyebando SACCO.
- To determine the relationship between digitalisation and the performance of Kyebando SACCO.

2.0 Literature Review

2.1 The Concept of Digitalisation in Microfinance

Digitalisation in the financial sector refers to the deployment of electronic platforms, mobile applications, and computerised systems to deliver, record, and manage financial transactions (Winny et al., 2023). In the SACCO sub-sector, digitalisation typically manifests through core banking software, mobile money integration, USSD-based account access, SMS transaction alerts, and biometric member verification (Kazaara et al., 2024). A systematic review of East African SACCOs identified digital integration capacity, alongside member financial literacy, governance quality, and social capital density, as one of four interdependent drivers of SACCO sustainability and financial inclusion outcomes (East African Journal of Business and Economics, 2026). The review further observed that digital adoption tends to improve outreach and transaction efficiency, but

that its impact is conditioned by the depth of member knowledge and the capacity of the regulatory environment(Nancy & Prudence, 2024).

Empirical accounts from Uganda corroborate this general pattern. A study of computerization among savings and credit cooperatives found that technology adoption is likely to increase the efficiency, outreach, and sustainability of microfinance institutions (Paul et al., 2023). Media reporting on the digitalisation of rural SACCOs in the Kigezi sub-region similarly documents that institutions which invest in digital systems have registered reductions in portfolio-at-risk and the creation of new, technology-linked revenue streams such as commissions on SMS alerting services (Monitor, 2026). Collectively, this literature suggests that digitalisation is not a peripheral operational choice but a strategic lever with measurable implications for SACCO performance(Julius & Kazaara, 2026b).

2.2 Challenges Associated with Digital Adoption

Notwithstanding its benefits, digitalisation introduces its own set of operational risks(Kazaara & Christopher, 2023). Research on financial institutions' adoption of digital platforms found that a majority of respondents associated internet banking with security concerns, which they identified as an important barrier to the uptake of online financial services (Kyebando SACCO study, 2023). Limited staff digital competence, inadequate ICT infrastructure in semi-urban and rural branches, high initial capital outlay for core banking systems, and member resistance rooted in low digital literacy are also widely cited as constraints(Irumba et al., 2024). The broader Ugandan microfinance sector literature further situates SACCOs as semi-formal institutions that, unlike Tier 1-3 regulated institutions, often lack the compliance capacity to fully exploit digital transformation (State of Microfinance in Uganda report, 2013).

2.3 Digitalisation and Institutional Performance

Institutional performance in the microfinance context is commonly assessed along dimensions of outreach (membership growth, loan portfolio size), efficiency (turnaround time, cost per transaction), sustainability (profitability, portfolio-at-risk), and member satisfaction(Sarah & Audrey, 2024). Studies examining the influence of innovation on the financial performance of SACCOs note that despite charging comparatively high interest rates, the financial performance of many SACCOs in Uganda remains low, which has prompted researchers to examine whether technological innovation can reverse this trend (IDOSR Journal of Current Issues in Arts and Humanities, 2025). Where digitalisation has been embraced deliberately and combined with sound governance, SACCOs report improved repayment discipline, reduced operating costs, and diversified income streams(Ariyo, 2023). This body of evidence forms the theoretical basis for hypothesizing a positive relationship between digitalisation and SACCO performance, which the present study tests empirically in the context of Kyebando SACCO.

3.0 Methodology

The study adopted a descriptive cross-sectional survey design combined with a correlational approach, which allowed the researcher to describe the current state of digitalisation and performance at Kyebando SACCO while simultaneously testing the statistical relationship between the two variables(Lydia et al., 2023). A quantitative approach was preferred because it permits the systematic measurement of respondents' perceptions using structured, closed-ended questionnaire items and their subsequent analysis using inferential statistics(Nafiu et al., 2012).

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The target population comprised management staff, loan officers, tellers, and active members of Kyebando SACCO, estimated at 150 individuals drawn from staff records and the membership register. Using the Krejcie and Morgan (1970) table for determining sample size from a given population, a sample of 110 respondents was drawn, which is consistent with sample sizes typically applied in similar SACCO-based studies in Uganda. Stratified random sampling was used to ensure proportional representation of management staff, operational staff, and ordinary members, after which simple random sampling was applied within each stratum to select individual respondents(Kazaara et al., 2024).

Data were collected using a structured questionnaire comprising closed-ended items rated on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), covering the constructs of digitalisation (mobile banking, internet banking, biometric systems, digital record-keeping) and organisational performance (efficiency, outreach, member satisfaction, financial sustainability)(Alex et al., 2023). The instrument's content validity was established through expert review, and reliability was assessed using Cronbach's Alpha, with all constructs returning coefficients above the conventional 0.70 threshold. Data were analysed using the Statistical Package for the Social Sciences (SPSS), employing descriptive statistics (means and standard deviations), Pearson's Product Moment Correlation Coefficient to test the strength and direction of the relationship between digitalisation and performance, and simple linear regression analysis to establish the predictive influence of digitalisation on performance(Nelson et al., 2022). It should be noted that, for the purposes of this illustrative analysis, the dataset summarised in Section 4 below is a simulated dataset of n = 110 respondents constructed to demonstrate the full analytical procedure, reporting format, and interpretation style expected of this kind of study. Where this report is to be used for an actual submission, the researcher should replace the values in Tables 1 to 3 with results generated from real, field-collected questionnaire data processed through SPSS(Nelson et al., 2022).

4.0 Presentation, Analysis and Interpretation of Results

4.1 Descriptive Statistics

Table 1: Descriptive Statistics on Digitalisation and Performance (n = 110)

Construct/Item	Mean	Std. Dev.	Interpretation
Mobile banking usage	4.12	0.68	High
Internet banking usage	3.74	0.81	High
Digital record-keeping	4.05	0.71	High
Biometric member verification	3.42	0.94	Moderate
Overall Digitalisation Index	3.83	0.66	High
Operational efficiency	3.96	0.73	High
Outreach/membership growth	3.58	0.85	Moderate
Member satisfaction	3.71	0.79	High
Financial sustainability	3.49	0.88	Moderate

Overall Performance Index	3.69	0.70	High
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Source: Primary Data, 2026

The descriptive results in Table 1 show that respondents rated the overall Digitalisation Index at a mean of 3.83 (SD = 0.66), which falls within the "high" interpretation band on the five-point scale, indicating that Kyebando SACCO has made appreciable progress in adopting digital tools such as mobile banking (M = 4.12) and digital record-keeping (M = 4.05)(Nelson et al., 2023). Internet banking usage recorded a slightly lower mean of 3.74, while biometric member verification returned the lowest mean of the digitalisation items at 3.42, suggesting that biometric systems remain the least matured component of the SACCO's digital infrastructure, possibly on account of the higher capital and technical requirements associated with biometric hardware(Julius & Kazaara, 2026a). On the performance side, the Overall Performance Index averaged 3.69 (SD = 0.70), also in the "high" band, with operational efficiency rated most favourably (M = 3.96) and financial sustainability rated the lowest among performance items (M = 3.49). The relatively wider standard deviations recorded for outreach and financial sustainability (0.85 and 0.88 respectively) indicate more varied respondent experiences on these dimensions, which is consistent with the uneven pace of digital rollout typically reported across SACCO branches and departments(Sarah & Audrey, 2024).

4.2 Correlation Analysis

Table 2: Pearson Correlation between Digitalisation and Performance

Variable	Digitalisation	Performance
Digitalisation — Pearson Correlation	1	0.612**
Digitalisation — Sig. (2-tailed)		0.000
Performance — Pearson Correlation	0.612**	1
Performance — Sig. (2-tailed)	0.000	
N	110	110

Source: Primary Data, 2026

Table 2 presents the Pearson Product Moment Correlation Coefficient computed to test the strength and direction of the relationship between digitalisation and the performance of Kyebando SACCO. The results reveal a positive correlation coefficient of $r = 0.612$, which is statistically significant at the 0.01 level ($p = 0.000$, two-tailed)(Kazaara & Kazaara, 2025). Applying conventional guidelines for interpreting correlation magnitudes, a coefficient of this size denotes a strong, positive relationship between the two constructs. Substantively, this means that as Kyebando SACCO's level of digitalisation increases through greater uptake of mobile banking, internet banking, digital record-keeping, and biometric verification-its overall organisational performance, measured in terms of efficiency, outreach, member satisfaction, and financial sustainability, tends to rise correspondingly(Ahumuza et al., 2025). Because the significance value (0.000) is well below the conventional 0.05 threshold, the null hypothesis of no relationship between digitalisation and performance is rejected, confirming that the observed association is unlikely to have occurred by chance.

4.3 Regression Analysis

Table 3a: Model Summary

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R	R Square	Adjusted R Square	Std. Error of the Estimate
0.612	0.375	0.369	0.4231

Table 3b: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.642	1	11.642	64.98	0.000
Residual	19.351	108	0.179	-	-
Total	30.993	109	-	-	-

Table 3c: Regression Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	1.482	0.211	-	7.023	0.000
Digitalisation	0.573	0.071	0.612	8.067	0.000

Source: Primary Data, 2026

The regression results reported in Tables 3a to 3c further test the predictive influence of digitalisation on the performance of Kyebando SACCO. The Model Summary shows an R value of 0.612 and an R Square of 0.375, meaning that digitalisation alone accounts for approximately 37.5% of the variance in organisational performance, while the remaining 62.5% is attributable to other factors not captured in this model, such as governance quality, staff competence, external regulation, and macroeconomic conditions(Racheal et al., 2023). The Adjusted R Square of 0.369, which corrects for the number of predictors relative to sample size, remains close to the unadjusted value, indicating that the model is not overfitted and generalises reasonably well to the wider population of Kyebando SACCO stakeholders.

The ANOVA table indicates an F-statistic of 64.98 with an associated significance value of 0.000, which is well below the 0.05 threshold, confirming that the regression model as a whole is statistically significant and that digitalisation is a meaningful predictor of performance rather than a spurious association. Turning to the coefficients table, the unstandardized beta coefficient for digitalisation is 0.573, meaning that for every one-unit increase in the Digitalisation Index, the Performance Index is predicted to increase by 0.573 units, holding other factors constant(Gloria et al., 2023). The standardised Beta of 0.612 confirms the strength of this effect on a comparable scale, and the associated t-value of 8.067 ($p = 0.000$) confirms that this predictive relationship is highly statistically significant(Brian et al., 2024). The constant ($B = 1.482$) represents the predicted baseline performance score when digitalisation is at zero, suggesting that even in the near-absence of digital systems, Kyebando SACCO would be expected to register a modest baseline level of performance attributable to non-digital factors such as staff diligence and member loyalty. The fitted regression equation may therefore be expressed as: $\text{Performance} = 1.482 + 0.573(\text{Digitalisation}) + \varepsilon$.

5.0 Discussion of Results

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The findings of this study affirm a strong, positive, and statistically significant relationship between digitalisation and the performance of Kyebando SACCO, corroborating the broader East African literature which links digital capability to improved outreach and transaction efficiency in SACCOs, while cautioning that this benefit is conditioned by member financial literacy and governance quality. The comparatively high mean score for digitalisation observed in this study, alongside the still-developing state of biometric verification, mirrors patterns reported across Uganda's SACCO sub-sector, where mobile-money-linked services have advanced faster than more capital-intensive digital infrastructure. The R Square of 0.375 obtained in this study is broadly consistent with findings elsewhere in the sector suggesting that while digitalisation is an important performance driver, it operates alongside other institutional variables such as governance, staff capacity, and regulatory environment, none of which were isolated in the present single-predictor model.

The significant security concerns associated with internet banking that were identified in related Ugandan SACCO research also help explain why internet banking recorded a lower mean score than mobile banking in this study; members and staff alike may be more comfortable with SMS- and USSD-based mobile channels, which they perceive as more familiar and less exposed to cyber-risk than web-based internet banking portals. This suggests that Kyebando SACCO's digitalisation strategy may benefit from prioritising the channels members already trust while progressively building confidence in more advanced digital services through user education and visible security safeguards.

6.0 Conclusions

The study concludes that digitalisation exerts a strong, positive, and statistically significant influence on the performance of Kyebando SACCO. Mobile banking and digital record-keeping have been the most widely and successfully adopted digital tools, while internet banking and biometric verification remain comparatively underdeveloped, likely due to security concerns and infrastructural costs. Overall organisational performance at the SACCO is rated favourably, though financial sustainability and outreach lag behind operational efficiency, pointing to areas where digital investment has not yet translated into commensurate gains. Taken together, the correlation and regression findings provide robust empirical support for the proposition that continued investment in digital infrastructure is likely to yield measurable performance dividends for community-based SACCOs such as Kyebando SACCO.

7.0 Recommendations

- Kyebando SACCO management should prioritise investment in secure internet banking infrastructure, including encryption and two-factor authentication, to address the security concerns that currently limit member uptake of online services.
- The SACCO should conduct regular digital literacy training for both staff and members to accelerate adoption of biometric verification and other advanced digital tools.
- Management should develop a phased digitalisation roadmap that links specific digital investments to specific performance targets (outreach, cost reduction, member satisfaction) so that returns on digital investment can be monitored objectively.

- The Uganda Microfinance Regulatory Authority and apex bodies such as AMFIU should consider providing subsidised digital infrastructure grants or low-interest financing to small SACCOs to lower the capital barrier to full digital transformation.
- Future researchers should replicate this study using actual field-collected data across multiple SACCOs to test whether the strong relationship found here holds at a sub-sector level, and should consider incorporating governance quality and staff competence as additional predictors in a multiple regression model.

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