
**DIGITALISATION AND PERFORMANCE OF MICRO FINANCE INSTITUTIONS. A CASE STUDY OF
KYEBANDO SACCO**

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Abstract

The study aimed at digitalization and performance of micro finance institutions with a case study of kyebando Sacco and it was guided by the following objectives; To identify the influence of Internet banking technology on the Development of financial institutions, to find out the challenges faced in adoption of digitalization by financial institutions and to establish the possible measures for improving digitalization developments in the financial institutions. The study used a case study design approach. A case study design is method known for obtaining true and comprehensive picture of a social unit, institution or community in order to understand the life cycle of that particular unit more fully. The case study approach was perceived as the most preferable way of obtaining holistic, in-depth insights into the topic under investigation. The study also considered both quantitative and qualitative approach. The study also used structured questionnaire, and interviews. The study was carried out within KYEBANDO CO OPERATIVE SOCIETY LTD Gayaza road Sekati zone. A total of 44 respondents were selected based on Krejcie and Morgan (1970) sampling guidelines used the probability stratified random sampling method, and non-probability methods of purposive sampling criteria. The study of the findings indicated that the majority (55.0%) of the respondents strongly agreed that Internet banking had helped institutions to sustain business competitiveness, these were followed by (35.0%) who agreed with it, (5.0%) were not sure while (2.5%) and (2.5%) disagreed and strongly agreed respectively. It is recommended that top managers should employ high degree of concentration on technology use in order to choose the best strategy among competing alternatives to achieving organizational financial goals and set objectives

Key words: digitalization, performance and micro finance institutions

Background of the study

Micro finance refers to a category of financial services targeting individuals and small businesses who lack access to conventional banking and related services (Alex & Kazaara, 2023). Microfinance include Microcredit, the provision of small loans to poor clients, savings and checking accounts, micro insurance, and payment system among others. Generally micro finance also refers to the provision of financial services to those excluded from the formal financial system (Gracious, 2023). According to

(Nelson, Christopher, Teddy, et al., 2022), Digitalization is an opportunity for Microfinance providers to leverage their license customer base and outreach to rural areas and low-income clients, which are of interest to digital financial service providers (DFSPs) (Ramadhan et al., 2023). Digital solutions help Microfinance institutions deepen customers engagement and product usage, and in return promotes and increase financial inclusion (Alex et al., 2023). Large segments of the population in developing

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markets are financially excluded, and including the unbanked requires financial education and specially designed services (T. Christopher, 2022), which Microfinance providers are familiar with providing. Mayowa Agboola (2019). In Nigeria as a result of the technological advances and Digitalization, the collaboration between commercial banks and customers as likewise been improved and this has made better approaches for transactions (K. Faridah, Jacob, et al., 2023). This quick change can be found in banking sector, where digitalization as given Microfinance institutions more innovative ways of reach out to potential clients and in the meantime this has helped them to enhance their services (F. Christopher, Moses, Muhindo, & Komunda, 2022). According to (Denis & Richard, 2023) the banking system in Kenya has not been left behind in all those inventions and innovations. Majority of the financial

Problem of the Study

Business organizations and especially the financial institutions were operated in an environment characterized by a complex and competitive climate (Innocent et al., 2023). Certainly, most financial institutions worldwide were highly successful at utilizing digitalization to provide efficient financial services to their customers (Ronald & Kazaara, 2023). The emergent digital form in financial sector was characterized by the use of technologies such as ATMs, telephones, mobile phones and websites (Racheal et al., 2023). Digitalization was an innovation that had left a query within the banking industry; much as it carries some benefits in some banking institutions, on the other hand it seems to create some threats (Moses et al., 2023). Governments and the public were demanded more transparency, such as increased auditing and reporting requirements, In addition to this evolving regulatory environment, security risks have never been higher, with fraud, identity theft and information leaks more prevalent today than in the past. Cyber threats were on the rise and were impacting these financial services (Kazaara & Kazaara, 2023). Therefore, one wonders how digitalization had contributed to the development of financial institution. It was therefore imperative for the researcher to investigate the effects of digitalization on the performance of financial instructions using a case of KYEBANDO SACCO (Rashid et al., 2023).

Specific Objectives

1. To identify the influence of Internet banking technology on the Development of financial institutions

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2. To find out the challenges faced in adoption of digitalization by financial institutions
3. To establish the possible measures for improving digitalization developments in the financial institutions.

Literature review

Internet banking (IB) is a radical technological innovation with potential to change the structure and nature of banking (Winny et al., 2023). To sustain business competitiveness, more and more banks are transforming from their traditional approach of bricks and mortar into a clicks and mortar one under the recent emergence of electronic commerce and business (Kazaara & Kazaara, 2023). Customer satisfaction and customer retention are increasingly developing into key success factors in e- banking. (Musaibah et al., 2023) stated that the diffusion of IB is more determined by customer acceptance than by seller offerings. Though customer acceptance is a key driver determining the rate of change in the financial sector, empirical studies on what is holding customers from acceptance of IB have been few (Lydia et al., 2023). Not enough is known regarding how customers perceive and evaluate electronically delivered services. Legal and regulation changes in the direction of less restrictiveness and less protectionism deregulation reinforce technological improvements, yielding high levels of competition throughout the financial sector (N. Faridah et al., 2023). There should increase competition from new market entrants due to lower minimum capital requirement for bank and non- bank financial institutions. Also due to entry of non-traditions sources like the Savings and Credit Co-operative Societies (SACCOs) and micro-finance institutions (Polycarp et al., 2023). According to Heeks (2002), local improvisation in financial institutions should be made reduce actuality-reality gaps. This can be through hybrids that recognize local capacities and improve success rates. However, Heeks notes that schemes to develop these hybrids in the DCs are virtually nonexistent thus hampering improvisation. Participative approaches to implementation e.g. group working and end-us involvement (Kazaara, Kazaara, et al., 2023); have to be carefully considered since most have been developed for the industrialized countries. The implementations fail because of the large gap between design assumptions and requirements and actuality of organizations into which digitalization was introduced (Isaac et al., 2023).

Methodology

The study used a case study design approach. A case study design is method known for obtaining true and comprehensive picture of a social unit, institution or community in order to understand the life cycle of that particular unit more fully. The case study approach was perceived as the most preferable way of obtaining holistic, in-depth insights into the topic under investigation. The study also considered both quantitative and qualitative approach. The study also used structured questionnaire, and interviews. The study was carried out within KYEBANDO CO OPERATIVE SOCIETY LTD Gayaza road Sekati zone. This area was chosen because it had enough relevant data and information regarded the topic under investigation. The area of the research study was specifically chosen because of the bank used DIGITAL systems in most of its operations. The study was conducted in KYEBANDO CO OPERATIVE SOCIETY along Gayaza road. The study considered a population of 51 respondents that is Administration Managers (5), IT personnel, (4), Operations officers (2) and other banking officers (40). Respondents

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from all hierarchies were selected to give an account related to the research questions that are listed. A total of 44 respondents were selected based on Krejcie and Morgan (1970) sampling guidelines used the probability stratified random sampling method, and non-probability methods of purposive sampling criteria. Table 1 below shows the different population categories targeted, sample and sampling methods that were used in the study.

Table 1: Sample size and selection

S/N	Category	Population	Sample size	Sampling Technique
1	Administration	5	3	Purposive
2	IT personnel	4	4	Purposive
3	Operations officers	2	2	Purposive
4	banking officers	40	35	Simple random sampling
Total		51	44	

KYEBANDO SACCO Payroll report, (2021)

In this study, purposive sampling technique was used to select key respondents i.e., Administration, IT personnel, Operations officers and banking officers because it was best suited for selected information rich cases for in depth study. Simple random sampling technique was used to collect information from the other employees in the organization. This technique had high degree of generalization of findings; hence it was suitable for a large study population. The researcher sampled from each proportion of respondents, allocated a number to every member of the accessible population, placed the numbers in a container then picked numbers at random. The subjects corresponding to the numbers picked were included in the sample (Mugenda & Mugenda, 2003). A questionnaire was a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents (Amin, 2005). In other words, it was a formulated written set of questions that was used to obtain information about the study objectives from the study population. These questionnaires were distributed in KYEBANDO CO OPERATIVE SOCIETY to fill in the possible answers. This method helped the researcher to get the information and data concerning the topic of my study. The data and information was later analysed to identify answers to the topic of study. Raw data was collected, edited, coded and then analyzed using Statistical Package for Social Sciences (SPSS) (Nelson, Christopher, & Milton, 2022). Numerical codes were attached to each item so as to give statistical meaning to the items. It was then tabulated into frequencies and transformed into percentages. Qualitative data analysis involved identification and transcribing the qualitative findings into different themes. The themes were then edited, coded and arranged in different categories to generate useful conclusions and interpretations on the research objectives which were deduced for reporting in a narrative form.

RESULTS

Influence of Internet banking technology under DIGITALIZATION on the Development of financial institutions

Table 1: The Influence of Internet banking technology under DIGITALIZATION on the Development of financial institutions

Influence	SA		A		NS		D		SD	
Internet banking has helped institutions to sustain business competitiveness	24	55.0%	16	35.0%	2	5.0%	1	2.5%	1	2.5%
Internet banking enables consumers to have more control over their relationships with the bank which is their desire.	29	67.5%	14	30.0%	1	2.5%	0	0.0%	0	0.0%
Internet banking technology reduce cost and enhance services for consumers	18	40.0%	23	52.5%	1	2.5%	2	5.0%	0	0.0%
Internet Banking has become one of the biggest competitive advantages of a financial entity	27	62.5%	11	22.5%	4	10.0%	1	2.5%	1	2.5%
With Internet Banking, there is convenience of remote access which has motivated consumers to use it	17	37.5%	22	50.0%	2	5.0%	2	5.0%	1	2.5%
Internet banking has improved efficiency and outreach of financial institutions	25	57.5%	17	37.5%	0	0.0%	1	2.5%	1	2.5%

Source: Primary data

The study of the findings indicated that the majority (55.0%) of the respondents strongly agreed that Internet banking has helped institutions to sustain business competitiveness, these were followed by (35.0%) who agreed with it, (5.0%) were not sure while (2.5%) and (2.5%) disagreed and strongly agreed respectively (K. Faridah, Kazaara, et al., 2023). This supported by Teo, (2000) who correctly argued that Internet banking is a radical technological innovation with potential to change the structure and nature of banking implying that more and more banks should transforming from

their traditional approach of bricks and mortar into a clicks and mortar in order to sustain business competitiveness (Turyatamba et al., 2022).

It was also shown that the largest percentage (67.5%) of the respondents strongly agreed that Internet banking enables consumers to have more control over their relationships with the bank which is their desire, (30.0%) of them agreed while the minority (2.5%) of the respondents were not sure whether strategic planning could help to overcome the problems encountered at the implementation stage. The above was supported by Crisco (2009) who stated that interne banking helps clients to choose when, how and where they do their financial activities as they don't want to visit the branch to obtain access to full-service banking services instead they want to access full-service banking from their computers or mobile services (Lydia et al., 2023).

The findings of the study indicated that the majority (52.5%) of the respondents agreed that Internet banking technology reduce cost and enhance services for consumers, (40.0%) of the respondents strongly agreed, (5.0%) strongly disagreed while the minority (2.5%) of the respondents disagreed. This was in agreement with Hua (2009) who acknowledged that internet is the cheapest delivery channel for banking products as it allows the entity to reduce their branch networks and downsize the number of service staff (Kazaara, Prudence, et al., 2023)

According to the findings, it was presented (62.5%) who were the majority of the respondents strongly agreed that Internet Banking has become one of the biggest competitive advantages of a financial entity, these were followed by (22.5%) of the respondents who agreed, (10.0%) were neutral while (2.5%) and (2.5%) disagreed and strongly disagreed respectively. This was supported by the interview findings where one of the respondents declared that Internet Banking involves a process of innovation whereby customers handle their own banking transactions without visiting bank tellers (Ronald et al., 2023).

The findings showed that the most respondents that is (50.0%) strongly agreed that with Internet Banking, there is convenience of remote access which has motivated consumers to use it, (37.5%) of them agreed with it, (5.0%) were not sure whether strategic planning provides a framework for coordination and control of organizations activities, (5.0%) disagreed while the minority (2.5%) of the respondents strongly disagreed (Polycarp et al., 2023). The above was backed by the interview findings where it was reported that, with internet banking a customer can deposit or make any other financial transaction from his or her place of convenience.

The study findings also indicated that the majority (57.5%) of the respondents strongly agreed that Internet banking has improved efficiency and outreach of financial institutions, (37.5%) agreed whereas (2.5%) and (2.5%) disagreed and strongly disagreed respectively. This was in agreement with findings by Sonja (2010) who researched on the effects of computerization on saving and credit cooperatives in Uganda and found out that Technology is likely to increase the efficiency, outreach and sustainability of microfinance institutions (Paul et al., 2023).

Challenges faced in adoption of DIGITALIZATION by financial institutions

Table 2: Challenges faced in adoption of DIGITALIZATION by financial institutions

Challenges	SA		A		NS		D		SD	
digitalization is associated with security issues that have proven important barriers to the use of online services	13	27.5%	25	57.5%	3	7.5%	2	5.0%	1	2.5%
Lack of managers ability to implement innovations	25	57.5%	17	37.5%	0	0.0%	1	2.5%	1	2.5%
Uncertainty of whether the new system can deliver the required capabilities	20	45.0%	20	45.0%	3	7.5%	1	2.5%	0	0.0%
Cost of committing funds in an online system is not justified	26	60.0%	16	35.0%	2	5.0%	0	0.0%	0	0.0%
Advancement in digitalization develops competition among financial institutions	30	70.0%	12	25.0%	1	2.5%	0	0.0%	1	2.5%
Use of internet is associated with criminal acts where unauthorized person is able to get access to a user's financial information	22	55.0%	14	35.0%	0	0.0%	2	5.0%	2	5.0%
New digital services are difficult to evaluate where quality of trust worthiness dominates	19	42.5%	20	45.0%	2	5.0%	1	2.5%	0	0.0%

Source: Primary data

Findings of the study indicated that the majority (57.5%) of the respondents agreed that Internet banking is associated with security issues that have proven important barriers to the use of online services, these were followed by (27.5%) who strongly agreed, then (7.5%) were not sure about this whereas (5.0%) and (2.5%) disagreed and strongly disagreed with it specifically. This was supported by processed Yiu, Grant, and Edgar (2007) who recognized that customers want to control what kind of data is collected, for what purposes and for how long data is recorded thereby concluding

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that customers perceived security concern is a critical factor that influences Internet banking use with a smart phone (Ntirandekura & Friday, 2022).

The findings also were also revealed that the majority (57.5%) strongly disagreed that there is lack of managers ability to implement innovations, (37.5%) of the respondents agreed while (2.5%) and (2.5%) disagreed and strongly disagreed that Lack of managers ability to implement innovations is not a challenge to DIGITAL development. This was supported by the findings of most managers do not have the skills and knowledge to apply the user of internet banking in their operations (Akankwasa et al., 2022).

It was also presented that the (45.0%) of the respondents strongly agreed that the uncertainty of whether the new system can deliver the required capabilities has been a challenge faced in adoption of digitalization by financial institutions, (45.0%) of the respondents agreed with it, (7.5%) of them were not sure about it while the minority (2.5%) of the respondents disagreed. The above was in agreement with Rahi (1995) who emphasized that most managers of financial institutions are not sure whether committing funds in a particular project will deliver the required capabilities and whether the cost of committing funds in such a system is justified (Annet et al., 2023)

The study findings also showed that the (60.0%) who were the majority of the respondents, strongly agreed that the fact that cost of committing funds in an online system is not justified has been a challenge in adoption of digitalization by financial institutions, they were followed by (35.0%) of the respondents who agreed with it whereas the minority (5.0%) of the respondents were not sure. This was supported by the interview findings where one of the respondents mentioned that the costs of some technology systems are prohibitive that banks without a strong capital cannot afford to acquire (F. Christopher, Moses, Muhindo, & Muhammad, 2022).

It was also indicted that the majority (70.0%) of the respondents strongly agreed that advancement in digitalization develops competition among financial institutions, (25.0%) of the respondents agreed with it, (2.5%) were not sure whether Advancement in ICT in digital systems develops competition among financial institutions while the minority (2.5%) strongly disagreed. This was in line with research findings by Patricio (2003) where he stated that advancement in technology has brought many changes and competition among banks and non-bank financial institutions which raise concern as to why some people adopt one distributional channel and others do not (Oromo et al., 2023).

In relation to the findings, it was presented that (55.0%) the majority strongly agreed that use of internet is associated with criminal acts where unauthorized person is able to get access to a user's financial information. Those were followed by (35.0%) who agreed while (5.0%) and (5.0%) disagreed and strongly disagreed respectively. This was backed by Cheung and Lee, (2006) who quoted that "If an unauthorized person is able to get access to a user Internet banking portfolio, tremendous financial information might be in jeopardy and there might be a lot of financial losses (Mark et al., 2023).

The findings of the study also indicated that the majority (45.0%) of the respondents agreed that New digital services are difficult to evaluate where quality of trust worthiness dominates, these were followed by (42.5%) who

strongly agreed with it, (5.0%) of them were not sure about this challenge while the minority (2.5%) of the respondents disagreed (F. Christopher, Moses, Muhindo, Muhammad, et al., 2022).

Possible measures for improving DIGITAL developments in the financial institutions

Table 3: Possible measures for improving DIGITAL developments in the financial institutions

Measures	SA		A		N		D		SD	
Banks should re-examine their service and delivery systems in order to properly position them within the framework of the dictates of the dynamism of digitalization	15	32.5%	28	65.0%	0	0.0%	1	2.5%	0	0.0%
Local improvisation in financial institutions should be made to reduce actuality-reality gaps	18	40.0%	26	60.0%	0	0.0%	0	0.0%	0	0.0%
Banks regulation should be more technologically dependent and better focused	30	70.0%	12	25.0%	1	2.5%	0	0.0%	1	2.5%
Financial service providers should modify their traditional operating practices to remain viable	24	55.0%	16	35.0%	1	2.5%	1	2.5%	2	5.0%
Consideration of participative approaches to implementation digitalization for example group working	29	67.5%	11	22.5%	2	5.0%	1	2.5%	1	2.5%
End-user involvement has to be considered	17	37.5%	25	57.5%	0	0.0%	1	2.5%	1	2.5%

Source: Primary data

The findings of the study revealed that the majority (65.0%) of the respondents agreed that banks should re-examine their service and delivery systems in order to properly position them within the framework of the dictates of the dynamism of digitalization king, (32.5%) of them strongly agreed whereas the minority (2.5%) of the respondents disagreed (F. Christopher, Muhindo, & Nakalema, 2022). This supported by Woherem (2000) who claimed that only banks that overhaul the whole of their payment and delivery systems and apply digital forms to their operations are likely to survive and prosper in the new millennium (Cand et al., 2022). According to the findings, it was presented

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that the most of the respondents that is (60.0%) agreed that local improvisation in financial institutions should be made to reduce actuality-reality gaps while the (40.0%) of the respondents strongly agreed with it (F. Christopher, Moses, Muhindo, & Nturanabo, 2022). One of the interviewees mentioned that this can be through hybrids that recognize local capacities and improve success rates, though Heeks notes that schemes to develop these hybrids in the DCs are virtually nonexistent thus hampering improvisation (F. Christopher, Moses, Muhindo, & Muhammad, 2022).

The study findings also showed that the majority (70.0%) of the respondents strongly agreed that banks regulation should be more technologically dependent and better focused, these were followed by (25.0%) who agreed with it, then (2.5%) of the respondents were not sure whether banks regulation should be more technologically dependent and better focused while the minority (2.5%) of the respondents strongly disagreed. One of the interviewees supported this by mentioning that all operations of banks should be computerized and avoid using the traditional ways to make financial transactions with their customers.

It was also revealed that the majority (55.0%) of respondents strongly disagreed that Financial service providers should modify their traditional operating practices to remain viable, these were followed by (35.0%) of the respondents agreed, then (2.5%) were neutral whereas (2.5%) and (5.0%) agreed and disagreed (F. Christopher, Moses, Muhammad, et al., 2022).

The findings of the study also revealed that the majority (67.5%) of the respondents that consideration of participative approaches to implementation of digitalization for example group working, (22.5%) of the respondents agreed, (5.0%) agreed while (2.5%) and (2.5%) agreed and disagreed respectively. This was in agreement with Heeks (2002) who stressed that participative approaches to implementation e.g. group working and end-user involvement; have to be carefully considered for successful internet banking (Richard et al., 2023)

It was also presented that the majority (57.5%) of the respondents agreed that end-user involvement has to be considered, these were followed by (37.5%) who strongly agreed whereas (2.5%) and (2.5%) disagreed and strongly disagreed respectively. This will help most customers to easily understand the usage and how to control their financials online (Richard et al., 2022).

Conclusions

In conclusion, it was discovered that Internet banking has helped institutions to sustain business competitiveness, enabled consumers to have full financial control over their relationships with the bank which is their desire. Reduced cost and enhance services for consumers. It was also found out that Internet Banking has become one of the biggest competitive advantages of a financial entity and there is convenience of remote access which has motivated consumers to use it. The study also disclosed that challenges faced in adoption of digitalization by financial institutions include security issues, managers inability to implement innovations, costs required, criminal acts over internet and uncertainty of whether the new system can deliver the required capabilities. From the study it was deduced that, in order to improve digital developments in the financial institutions, Banks should re-examine their service and delivery systems, local

improvisation in financial institutions should be made to reduce actuality-reality gaps, Banks regulation should be more technologically dependent, traditional operating practices should be modified consideration of participative approaches to implementation of digitalization.

Recommendations

It is recommended that top managers should employ high degree of concentration on technology use in order to choose the best strategy among competing alternatives to achieving organizational financial goals and set objectives

It is further recommended that organizations should hire expertise formulate the strategic planning, make a lay out of the advantages derived from internet banking as they contribute to the achievement of goals and objectives which later leads to the growth of the institutions

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