

**INTERNAL AUDITING AND FINANCIAL PERFORMANCE COMMERCIAL BANKS IN UGANDA: A
CASE STUDY OF CENTENARY BANK NANSANA BRANCH**

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ABSTRACT

The study was set to examine the impact of internal auditing on financial performance of commercial banks in Uganda. The objectives, to investigate the relationship between risk management and financial performance of centenary bank, to examine the relationship between control activities and financial performance of centenary bank, to assess the relationship between control environment and financial performance of centenary bank and to determine the relationship between internal auditing and financial performance of centenary bank. The study was conducted using statistical research design of correlation and regression. This design was selected because the researcher intended to establish facts that already existed as opposed to research. The data was collected from the respondents using the questionnaires from 50 respondents of the bank. The study concludes that risk management has a significant role on the financial performance of centenary bank, the study on the second objective concludes that although control activities have impacted positively, there is still high degree of fraud and errors that has hindered effective operation of the bank. The third objective conclude that control environment has a significant role on financial performance of the bank, The fourth objective conclude that internal audit has an effect on financial performance of centenary bank, enhancing the communication within the organization, increase effectiveness in credit control, improve marketing activities of the organization and detection of failure for redress in the organization. The study recommends that the management of commercial banks should keep organizing seminars and workshops where auditors must have sufficient proficiency and training to carry out the tasks assigned to them. The auditors work must be carefully directed, supervised and reviewed. The amount of supervision required corresponds to the experience and skills of the auditor.

Key words: internal auditing, financial performance and commercial banks

Back ground of the study

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Financial overall performance is the efficiency with which a company manages its liquidity, solvency and profitability for a given time period (Akankwasa et al., 2022). Demanding situations to manipulate monetary organizational overall performance are adjustments in government rules and increased opposition from rival corporations (Alex & Kazaara, 2023).

In Uganda the factors accountable for terrible financial overall performance in banks emanate from auditing troubles including lack of transparency, accountability and poor ethical behavior (Moses et al., 2023). commercial banks screw ups were linked to self-inflicted reasons as a consequence of financial institution owners ICB (international credit bank). GBL (inexperienced land financial institution) and coop bank are afflicted with one man management syndrome of corporate governance exemplified through Thomas Kato (ICB) Suleiman Kiggundu (GBL) and USAID (coop bank). There's no separation among senior management and the board of directors in ICB or GNL and that management took little account of depositor's hobbies (Kazaara et al., 2023). At empirical degree, the survey carried out by using chepkorir (2020) discovered that the internal audit characteristic in groups in which it exists contributes appreciably to

performance development and help in identifying profit evidence in company screw ups, especially monetary fraud consistently files an affiliation among weak governance (Micheal et al., 2023). Thus, inner audit by using appearing as a watch day ought to keep the employer from malt practices and irregularities as a result allowing the business enterprise attain its objective of ensuring high level of productiveness and profitability (Polycarp et al., 2023).

Problem statement

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Monetary overall performance troubles about industrial banks commenced long time ago earlier than financial reforms. Many commercial banks were witnessed present process insolvency because of higher degree of non-acting loans (Collins et al., 2023). To start with the banking sector and mainly industrial banks in Uganda have faced quite a few

issues like loss of resources, political uncertainty, social economic troubles, excessive non performing loan results to the profitability of banks. This affected the efficient working of commercial banks. certainly, excellent overall performance and stability of a bank lies on the heart of self-assurance in banking device due to high leveraged nature of banks,

(Damasus et al., 2023). Therefore, there is misery in a state of affairs, in which the economic is having operational, managerial and economic problems (weaknesses). Consequently, all the above-mentioned issues have necessitated the researcher to research or perform a monetary performance analysis have a look at (Annet et al., 2023).

Research objectives

1. To investigate the relationship between risk management and financial performance of centenary Bank.
2. To determine the relationship between control activities and financial performance of centenary Bank.
3. To assess the relationship between control environment and financial performance of centenary Bank.
4. To determine the relationship between internal auditing and financial performance of centenary Bank.

Research Questions

1. What is the relationship between risk management and financial performance of centenary Bank?
2. What is the relationship between control activities and financial performance of centenary Bank?
3. What is the relationship between control environment and financial performance of centenary Bank?
4. What is the relationship between internal auditing and financial performance of centenary Bank?

Methodology

Research Design

The study used statistical research design of correlation and regression. This design was selected because the researcher intended to understand what kind of relationship naturally occurring between the variables. The study used a cross; section because data was gathered from the respondents at one point and there was repeat session. It

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was carried out using quantitative methods to generate information by use of questionnaires. The study therefore was based on the views of the respondents to draw conclusions and also make recommendations.

Population of the study

The population of the study employees was from centenary bank. The commercial bank has a population of (57). The employees are in three categories namely, management, accountant and operational employees. The populations of these are courtesy of the human resource manual of the respective in 2019/2020. The bank was chosen because they have been in existence for quite a long period of time so attaining the data from these was an appropriate representation of the entire population. Hence the researcher studied the whole population since the number was slightly above 50.

Table 1, showing breakdown of population and sample of respondents;

The table below presents the population that included management, accountants and operational employees in the organization. These categories are deemed to have sufficient information on auditing and financial performance of commercial banks

Category of respondents	Population	Sample	Sampling Techniques
Management	05	05	Purposive
Accountants	07	07	Simple random
Operational employees	45	45	Simple random
TOTAL	57	57	

Source: Primary data 2019

Sampling Procedure

The researcher used both purposive and random sample techniques to gather data. The management and accountants were purposively selected since they head different department in the selected company and thus have sufficient knowledge concerning internal controls and financial performance of commercial banks. Operational employees were randomly selected so as to get equal representation of the respondents. In that way, every member was given equal chance to be selected (S. J. Mark & Jacob, 2023).

Research Instrument**Questionnaires**

The questionnaires were used to obtain quantitative for the research because it has been observed that in considering the various research options for systematically gathering information; here self-administered questionnaires were employed containing close ended questions. These were delivered to management, accountants and operational employees.

Data analysis

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Once the researcher obtained the necessary data from the field, the researcher analyzed and interpreted it in relation to the objectives of the study using SPSS (Nelson et al., 2022). The researcher presented the findings in form of tables, frequency and percentages. Analysis and presentation of the findings in this way enhanced the easy understanding of the interface thereby improving reliability and validity.

RESULTS

The tables below show the repossesses on internal audit in Centenary bank

Table 1 shows responses on risk management.

Codes	Risk management	Strongly agree		Agree		Note sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
RM ₁	Our senior management team appropriately evaluate risks when approving new activities	30	60	10	20	4	8	5	10	1	2	50	100
RM ₂	Our board have the requisite skills set to provide risk oversight	35	70	4	8	9	18	0	0	2	4	50	100
RM ₃	This bank has competent employees in handling risks	32	64	9	18	2	4	4	8	3	6	50	100
RM ₄	This bank's risk reporting provides management and the board information they need about the top risks and how they are managed.	25	50	14	28	5	10	4	8	2	4	50	100
RM ₅	Internal audit team in this bank often meets with employees to assess risks	23	46	7	14	10	20	8	16	2	4	50	100

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The data collected above shows that in line with risk management to the financial performance of centenary bank. The banks senior management team appropriately evaluates risks when approving new activities. This shows 60% of the respondents who strongly agreed, 20% agreed, 8% were not sure, 10% disagreed and 2% strongly disagreed.

The board also has skills set to provide risk oversight where 70% of the respondents strongly agreed, 8% agreed, 18% were not sure, none of the respondents disagreed, and 4% strongly disagreed.

The bank has competent employees in handling risks. The respondents were aware of instances of fraud within the company. This shows that 64% of the respondents strongly agreed, 18% agreed, 4% were not sure, 8% disagreed and 6% strongly disagreed (Emmanuel et al., 2023).

This bank's risk reporting provides information to the management and the board that they need about the top risk represented by 50% of the respondents who strongly agreed, 28% agreed, 10% were not sure, 8% disagreed, and 4% strongly disagreed. The internal audit team in this bank often meets with employees to assess risks being represented by 46% of the respondents who strongly agreed, 14% agreed, 20% were not sure, 16% disagreed and 4% strongly disagreed. Basing on staff responses it's clear that risk management plays an important role towards financial performance of centenary bank (Micheal et al., 2023).

Correlation Analysis for risk Management and financial Performance

To examine whether there was a relationship between risk management and financial performance, a correlation analysis was carried out.

Table 2 Correlation Results on risk management and financial Performance

		Financial Performance	Risk assessment
Financial Performance	Pearson correlation.	1	0.312**
	N		0.000
		40	40
Risk management		Sig. (2. tailed)	
	Pearson correlation	0.312**	1
	Sig. (2. tailed)	0.000	
	N	40	40

s**. Correlation is significant at the 0.01 level (2-tailed).

The results in Table 2 suggest that there was a positive significant relationship between risk management and financial performance ($r = 0.312$, $p < 0.000$). The critical value was significant at below 0.01 levels indicating the

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acceptance of the research hypotheses that there was a positive significant relationship between risk assessment and financial performance (Racheal et al., 2023)

Linear Regression Model for Prediction of financial Performance using Risk management.

Table 3: Regression of financial Performance on risk management

Model	Standardized β	Sig. P
Risk management	0.312	0.000
Adjusted R ² Model = 0.090		
F = 12.1919, p = 0.000		

Dependent Variable: Organisational Performance

The results in Table 3 show that, risk management explained 9.0% of the variation of financial performance, (adjusted R² = 0.090). This means that 91.0% was accounted for by other factors not considered in this study (T. Christopher, 2022). The regression model was good (F = 12.1919, p = 0.000 < 0.05). These results showed that risk management (β = 0.312, p = 0.000) significantly predicted financial performance.

Table 4 shows responses in relation to the control activities in centenary bank

Codes	Control Activities	Strongly agree		Agree		Note sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
CA ₁	There is segregation of duties in this bank	20	40	15	30	3	6	10	20	2	4	50	100
CA ₂	This bank has adequate policies and procedures for authorization of transactions by the appropriate level	32	64	5	10	2	4	10	20	1	2	50	100
CA ₃	This bank has reporting lines evaluated periodically to enable execution of authorities and responsibilities to	30	60	6	12	3	6	10	20	1	2	50	100

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	manage company activities												
CA ₄	The bank's controls are identified to address the completeness, accuracy and validity of transactions processed.	30	60	2	4	14	28	1	2	3	6	50	100
CA ₅	We undertake bank reconciliations on a daily basis	20	40	8	16	12	24	7	14	13	26	50	100

From the table above, 40% of the respondents strongly agreed that there is segregation of duties in this bank, 30% agreed, 6% were not sure, 20% disagreed, and 4% strongly disagreed.

This bank has adequate policies and procedures of transactions by the appropriate level indicate that 64% of the respondents strongly agreed, 10% agreed, 4% were not sure, 20% disagreed and 2% strongly disagreed.

At the point of reporting line being evaluated periodically to enable execution of authorities and responsibilities to manage company activities shows that 60% of the respondents strongly agreed, 12% agreed, 6% were not sure, 20% disagreed and 2% strongly disagreed.

The bank's controls are identified to address completeness and accuracy of transactions, in this case 60% of the respondents strongly agreed, 4% agreed, 28% were not sure, 2% disagreed and 6% strongly disagreed.

We undertake bank reconciliation on a daily basis, this shows that 40% of the respondents strongly agreed, 16% agreed, 24% were not sure, 14% disagreed and 26% strongly disagreed.

Correlation Analysis between Control Activities and Financial Performance

To find out whether there was a relationship between control activities and organizational performance, a correlation analysis was carried out.²

Table 5: Correlation Results on Monitoring and Organizational Performance

		Financial Performance	Control Activities
Financial Performance	Pearson correlation.	1	0.477**
	Sig.(2. tailed)		
	N	40	0.000

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			40
Control Activities	Pearson correlation	0.477**	1
	Sig. (2. tailed)	0.000	
	N	40	40

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

The results in Table 5 suggest that there was a positive significant relationship between control activities and financial performance ($r = 0.477$, $p < 0.000$). The critical value was significant at below 0.01 levels indicating the acceptance of the research hypotheses that there was a positive significant relationship between control activities and financial performance.

Linear Regression Model for Prediction of Financial Performance using Control Activities

Table 6 Regression of Financial Performance on Control Activities

Model	Standardized β	Sig. P
Control Activities	0.412	0.000
Adjusted R ² Model = 0.190		
F = 13.1219, p = 0.000		

Dependent Variable: Organizational Performance

The results in Table 6 show that, control activities explained 19.0% of the variation of financial performance, (adjusted R² = 0.190). This means that 81.0% was accounted for by other factors not considered in this study. The regression model was good (F = 12.1919, $p = 0.000 < 0.05$). These results showed that control activities ($\beta = 13.1219$, $p = 0.000$) significantly predicted financial performance (Ntirandekura & Alex, 2022).

Table 7 shows the responses regarding control environment in Centenary Bank.

Codes	Control environment	Strongly agree		Agree		Not sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
CE ₁	Our board of directors and management lead by example	37	74	3	6	4	8	1	2	5	10	50	100

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CE ₂	There is code of conduct within the bank	30	60	7	14	2	4	8	16	3	6	50	100
CE ₃	The board members participate in training as appropriate to keep their skills and expertise current and relevant	20	40	10	20	5	10	7	14	8	16	50	100
CE ₄	The bank's reporting lines are clear and appropriate to enable accounting over operating units and functional areas	15	30	8	16	7	14	8	16	12	24	50	100
CE ₅	This bank has a formal process to evaluate performance and competence and take remedial actions for any issues identified	25	50	5	10	0	0	8	16	11	22	50	100

From the table 4.4. Shows that 74% strongly agreed that board of directors and management lead by example, 6% agreed, 8% were not sure, 2% disagreed and 10% strongly disagreed.

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In a relation to the code of conduct 60% of the respondents strongly agreed, 14% agreed, 4% were not sure, 16% disagreed and 6% strongly disagreed (Services et al., 2023).

Looking at the board members participating in training shows that 40% strongly agreed, 20% agreed, 10 of the respondents were not sure, 14% disagreed and 16% strongly disagreed.

On the reporting line being clear to enable accountability over operating and functional unit, here 30% of the respondents strongly agreed, 16% agreed, 14% were not sure, 16% disagreed and 24% disagreed. A bank has a formal process to evaluate performance, competence and take remedial action for any issues, shows that 50% strongly agreed, 10% agreed, none of the respondents were not sure, 16% disagreed, and 22% strongly disagreed. Basing on this information, control environment and centenary bank has a significant role on the financial performance of the bank hence a positive relationship. From all the above tables, the most challenge facing the internal auditing and hindering efficiency financial performance of centenary bank are the high levels of fraud and errors within the transaction made in and outside the bank

Correlation Analysis between Control Environment and financial Performance

To assess whether there was a relationship between control environment and financial performance, a correlation analysis was carried out.

Table 7: Correlation Results on Control Environment and Organizational Performance

		Financial Performance	Control Environment
Financial Performance	Pearson correlation.	1	0.824**
	Sig. (2. tailed)		0.000
	N	40	40
Control Environment	Pearson correlation	0.824**	1
	Sig. (2. tailed)	0.000	
	N	40	40

The result in the table suggests there is a significant relationship between the control environment and financial performance ($r = 0.824$, $p < 0.000$). The critical value was significant at below 0.01 levels indicating the acceptance of the research hypotheses that there was a positive significant relationship between control environment and financial performance

The tables below show the responses of financial performance of centenary bank.

Table 8 shows responses on liquidity

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Codes	Liquidity	Strongly agree		Agree		Note sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Lq ₁	The bank has enough cash to pay its debts	15	30	10	20	5	10	15	30	5	10	50	100
Lq ₂	There is enough cask in the bank to fulfill the activity plan in the next six months	10	20	20	40	3	6	8	16	9	18	50	100
Lq ₃	The cash balances are invested to produce the best return	15	30	10	20	5	10	20	40	0	0	50	100
Lq ₄	The bank's liquidity needs change with changes in market conditions	5	10	10	20	5	10	20	40	10	20	50	100
Lq ₅	This bank has adequate processes and controls put in place put in place to ensure that plans are executed successfully	25	50	15	30	0	0	5	10	5	10	50	100

According to the table above, in the view of the bank having enough cash to pay its debts indicate that 30% of the respondents strongly agreed, 20% agreed, 10% were not sure, 30% disagreed, and 10% strongly disagreed (1 Ourien Isaac, 2 Dr Ariyo Gracious Kazaara, 2023).

On the bank having enough cash to fulfill the activity plan shows 20% of the respondents strongly agreed, 40% agreed, 6% were not sure, 16% disagreed, and 18% strongly disagreed. The cash balances are invested to produce the best return indicates 30% of the respondents strongly agreed, 20% of the respondents agreed, 10% were not sure, 40% disagreed and None of them strongly disagreed. The bank's liquidity needs change with changes in market conditions, shows 10% of the respondents strongly agreed, 20% agreed, 10% were not sure, 40% disagreed, and 20% strongly disagreed (Akankwasa et al., 2022). Finally, 60% the respondents strongly agreed with the bank

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having adequate processes and procedures put in a place to ensure successful execution of plans, 30% agreed, none of the respondents were not sure, 10% of the respondents disagreed and 10% of the respondents strongly disagreed. Despite of the bank's ability to pay its debt, the bank has no enough cash to fulfill its activity plant and also liquidity needs do not change with changes in market conditions hence limiting bank efficient financial performance

Table 9 shows responses on profitability

Codes	Profitability	Strongly agree		Agree		Note sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Pt ₁	Our bank profits have consistently increased year after year	10	20	15	30	10	20	15	30	0	0	50	100
Pt ₂	Our processes are consistently reviewed to minimize losses in operations	4	8	10	20	15	30	20	40	1	2	50	100
Pt ₃	Our bank has declared dividends for the previous financial years	20	40	20	40	0	0	5	10	5	10	50	100
Pt ₄	There is increased revenue over the past years	30	60	10	20	3	6	6	12	1	2	50	100
Pt ₅	The board and management have put measures to improve on the bank's profits	10	20	15	30	10	20	10	20	5	10	50	100

From the table above the bank profit have consistently increased year after year shows 20% of the respondents strongly agreed, 30% agreed, 20% were not sure, 30% disagreed and none of the respondents strongly disagreed (N. Mark et al., 2023). Our processes are consistently reviewed to minimize losses in operations, this shows 8% of the respondents strongly agreed, 20% agreed, 30% were not sure, 40% disagreed and 2% strongly disagreed. The bank has declared dividends for the previous financial year, in this case 40% of the respondents strongly agreed, 40% agreed, none of the respondents were not sure, 10% disagreed, and 10% strongly disagreed. There is increased revenue over the past years evidenced by 60% of the respondents who strongly agreed, 20% agreed, 6% were not sure, 12% disagreed and 2% strongly disagreed (Oromo et al., 2023). The board and management have put measures to improve on the banks' profits, this shows 20% of the respondents strongly agreed, 30% agreed, 20% were not sure, 20% disagreed and 10% strongly disagreed. This implies that, the company's profits have been increasing in the previous year's despite in 2020 due to social economic problems like covid19, company profits totally reduced compared to the previous years. Hence negatively affecting the financial performance of centenary bank.

Conclusion

The study was set to examine the impact of internal auditing on financial performance of commercial banks in Uganda. The objectives, to investigate the relationship between risk management and financial performance of centenary bank, to examine the relationship between control activities and financial performance of centenary bank, to assess the relationship between control environment and financial performance of centenary bank and to determine the relationship between internal auditing and financial performance of centenary bank (Moses et al., 2023).

Recommendations

Internal auditors must have sufficient proficiency and training to carry out the tasks assigned to them, the auditors work must be carefully directed, supervised and reviewed. The amount of supervision required corresponds to the experience and skill of the auditor.

The management of the bank should also procure the latest ICT audit software that would enhance fast delivery of services and detection of frauds or any mischief in this field internal auditor should be fully trained on how to use the software and fresher courses should also be increased in this regard. Frequent upgrading of the software should be done to keep a breast with the changing technology (F. Christopher et al., 2022).

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