
**THE EFFECT OF AUDITING PRACTICES ON FINANCIAL PERFORMANCE OF
COMMERCIAL BANKS IN UGANDA: A CASE STUDY OF CENTENARY BANK BWAISE BRANCH**

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ABSTRACT

The study was set to examine the effect of auditing practices on financial performance of commercial banks in Uganda. The objectives, to investigate the relationship between risk management and financial performance of centenary bank, to determine the relationship between control activities and financial performance of centenary bank, to assess the relationship between monitoring activities and financial performance of centenary bank and to determine the relationship between 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 35 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 monitoring activities has a significant role on financial performance of the bank, The fourth objective conclude that auditing 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: auditing practices, financial performance and
commercial banks**

Back ground of the study

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

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Monetary performance is a time period used when it comes to the capability of monetary organization to generate sustainable profitability (Annet et al., 2023). Globally, country owned banks have a tendency to be less profitable and extra liable to chance from private and overseas banks said with the aid of Antoun et al (2018) pursuits to verifying the determinants of the monetary performance of personal, industrial and macroeconomic banks in significant and jap European countries the use of the unbalanced panel model all through the length 2014 (Frank et al., 2023). Boateng, Huang and kufour (2015) in china examined the determinants of bank monetary overall performance and found that foreign banks seemed to have a better excellent and universal economic overall performance despite the fact that lower profitability compared to domestic banks (Polycarp et al., 2023). Tabash (2018) a reliable and efficient banking machine has to achieve 3 goals, to give a sizable income, to provide high first-rate service to clients and to have sufficient finances to lend to borrowers (Faridah et al., 2023).

In Africa, bank financing of the non-public sector is still inadequate. 2.6% of a few firms in Sub Saharan African surveyed over the duration 2014 to 2015 declared that get entry to finance turned into the largest obstacle to their enterprise (Tasha et al., 2023). This is not surprising given that the proportion of the casual economic system in Sub Sahara is amongst the most important within the global, accomplishing nearly 40% of GDP (Medim et all 2017). Banks in Nigeria and Ghana are nonetheless challenged via the effects of financial slowdowns experience in 2015 to 2016. moreover, in Africa the look at analyzed through Mckinsey 2019 shows that the covid 19 crisis may want to result in African banking sales falling via 23% to 33% between 2019 and 2020 (Oromo et al., 2023). Over the equal duration the African banks go back on fairness could fall by way of five% and 15% points, pushed by way of rising risks expenses.

In East Africa, this operates records Envelopment analysis (DEA) to estimate the relative efficiency of industrial banks running within East African network namely Tanzania, Kenya, Uganda, Rwanda and Burundi. In East Africa, the overall banks profitability inside the area rose all through the 12 months 2018 with the average go back on asset (ROA) rising from 1. nine% to 2. zero% between June 2017 and June 2018 (Christopher et al., 2022). However, the overall banks profitability declined in 2017. The drop-in hobby fees coupled with slow credit increase had a standard terrible effect on the banks profitability as measured through ROA decreased from 2.8% in June 2016 to two.3% in June 2017 (BOU 2017).

In Uganda, the profitability of the banking industry stepped forward within the 12 months of June 2018 compared to the previous 12 months 2017 (Gracious, 2023). The development in profitability of banks become in large part attributed to a fall in expenses on provisions for bad debts. The combination ROA and ROE extended from 1.7% and 10.2% at June 2017 to 2. eight% and sixteen.7% at June 2018 respectively (BOU, 2018). The profitability of the banking industry decreased inside the year 2017 mainly because of expanded provisioning and a normal upward push in running fees (Ronet et al., 2023). according to Muhereza (2019), loss making banks decreased to 5 in 2018 with combined losses of Ugx 39. Four billion as compared to six banks in 2017 with blended losses of Ugx 15.1 billion and 4 banks in 2016 with losses of Ugx 26.

Problem Statement

Financial performance issues approximately business banks commenced long time ago earlier than financial reforms (Alex et al., 2023). Many business banks were present process insolvency due to higher degree of nonperforming loans (Alex & Kazaara, 2023). To start with the banking region in Uganda have faced a number of issues like loss of resources, political uncertainty, social monetary issues, excessive non performing mortgage results to the profitability of banks. Similarly, in October 2016, centenary slapped a withdrawal restriction from the ATMs triggering outrage and anxiety among customers with some of them thinking whether the bank turned into going through some form of disaster (Amwesigwa @ observer Uganda), furthermore some employees have stored turning over in centenary which isn't always excellent to the corporation due to the fact understanding can be transferred (Paul et al., 2023). Consequently, all of that stated affected the efficient operating of business banks. certainly, appropriate overall performance and balance of a bank lies on the heart of self-assurance in banking device due to high leveraged nature of banks (Tasha et al., 2023). It is upon the above state of affairs that induced the examine of the elements affecting the overall performance of centenary bank Uganda.

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

Research objectives

To investigate the relationship between risk management and financial performance of centenary Bank.

To determine the relationship between control activities and financial performance of centenary Bank.

To assess the relationship between monitoring activities and financial performance of centenary Bank.

To determine the relationship between auditing and financial performance of centenary Bank.

Research Questions

What is the relationship between risk management and financial performance of centenary Bank?

What is the relationship between control activities and financial performance of centenary Bank?

What is the relationship between monitoring activities and financial performance of centenary Bank?

What is the relationship between 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 needed 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 was carried out using both qualitative and quantitative methods to generate information by use of questionnaires and interviews. 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 is from centenary bank Bwaise branch. The commercial bank has a population of (48). The employees are in three categories namely, management, accountant and operational employees (Kazaara & Kazaara, 2023). The populations of these are courtesy of the human resource manual of the respective in 2018/2019. The bank was chosen because they have been in existence for quite a long period of time so attaining the data from these is an appropriate representation of the entire population.

Sample Size

Out of the total population of 48 the study, the researcher selected a sample of respondents who are identified from the sample of 35.

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

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

Category of respondents	Population	Sample	Sampling Techniques
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Received: 11.09.2023**Accepted: 17.09.2023****Published on: 30.09.2023**

Corresponding: Author: research.miu.ac.ug/publications

Management	03	02	Purposive
Accountants	07	04	Simple random
Operational employees	38	29	Simple random
TOTAL	48	35	

Source: Primary data 2019

Sampling Procedure

The researcher used both purposive and random sample techniques to gather data. The management and accountants are purposively selected since they head different department the selected company and thus have sufficient knowledge concerning auditing and financial performance of commercial banks. Operational employees are randomly selected so as to equal representation of the respondents. In that way, every member is given equal chance to be selected (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

Once the researcher obtained the necessary data from the field, the researcher analyzed and interpreted it in relation to the objectives of the study. The researcher presented the findings in form of tables in form of frequency and percentages using SPSS (Nelson et al., 2022). Analysis and presentation of the findings in this way form enhanced the easy understanding of the interface made 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		Not sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
RM ₁	Our senior management team appropriately	15	43	8	23	4	11	6	17	2	6	35	100

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

	evaluate risks when approving new activities												
RM ₂	Our board have the requisite skills set to provide risk oversight	24	69	4	8	2	6	0	0	5	14	35	100
RM ₃	This bank has competent employees in handling risks	18	51	9	26	2	4	4	8	2	4	35	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.	15	43	9	26	2	4	4	8	5	14	35	100
RM ₅	Internal audit team in this bank often meets with employees to assess risks	18	51	7	14	5	14	3	9	2	4	35	100

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 43% of the respondents who strongly agreed, 23% agreed, 11% were not sure, 17% disagreed and 6% strongly disagreed.

The board also has skills set to provide risk oversight where 69% of the respondents strongly agreed, 8% agreed, 6% were not sure, none of the respondents disagreed, and 14% strongly disagreed. The bank has competent employees in handling risks. The respondents were aware of instances of fraud within the company. This shows that 51% of the respondents strongly agreed, 26% agreed, 4% were not sure, 8% disagreed and 4% strongly disagreed.

This bank's risk reporting provides information to the management and the board that they need about the top risk represented by 43% of the respondents who strongly agreed, 26% agreed, 4% were not sure, 8% disagreed, and 14% strongly disagreed. The internal audit team in this bank often meets with employees to assess risks being represented by 51% of the respondents who strongly agreed, 14% agreed, 14% were not sure, 9% 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.

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	Pearson correlation	0.312	1
		0.000	
	N	40	40

Correlation is significant at the 0.01 level

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 acceptance of the research hypotheses that there was a positive significant relationship between risk assessment and financial performance (Moses 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 4.9 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

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

(Nelson et al., 2023). The regression model was good ($F = 12.1919$, $p = 0.000 < 0.05$). These results showed that risk management ($\beta = 0.312$, $p = 0.000$) significantly predicted financial performance.

Table 3 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	15	42	10	20	3	6	5	10	2	4	35	100
CA ₂	This bank has adequate policies and procedures for authorization of transactions by the appropriate level	20	57	5	14	2	4	5	10	3	6	35	100
CA ₃	This bank has reporting lines evaluated periodically to enable execution of authorities and responsibilities to manage company activities	15	42	6	17	3	6	8	23	3	6	35	100
CA ₄	The bank's controls are identified to address the completeness, accuracy and validity of transactions processed.	15	42	6	17	3	6	8	23	3	6	35	100
CA ₅	We undertake bank reconciliations on a daily basis	15	42	6	17	3	6	8	24	3	6	35	100

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

From the table above, 42% of the respondents strongly agreed that there is segregation of duties in this bank, 20% agreed, 6% were not sure, 10% disagreed, and 4% strongly disagreed.

This bank has adequate policies and procedures of transactions by the appropriate level indicate that 57% of the respondents strongly agreed, 14% agreed, 4% were not sure, 10% disagreed and 6% strongly disagreed. At the point of reporting line being evaluated periodically to enable execution of authorities and responsibilities to manage company activities shows that 42% of the respondents strongly agreed, 17% agreed, 6% were not sure, 23% disagreed and 6% strongly disagreed. The bank's controls are identified to address completeness and accuracy of transactions, in this case 42% of the respondents strongly agreed, 17% agreed, 6% were not sure, 23% disagreed and 6% strongly disagreed. We undertake bank reconciliation on a daily basis, this shows that 42% of the respondents strongly agreed, 17% agreed, 6% were not sure, 24% disagreed and 6% 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. The results are presented in Table 4

Table 4: 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 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 4 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 (Moses et al., 2023).

Dependent Variable: Monitoring activities

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

Table 5 Shows the responses regarding monitoring activities in Centenary Bank.

Codes	Monitoring activities	Strongly agree		Agree		Not sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
MA ₁	Our board of directors and management lead by example	15	43	10	9	4	8	1	2	5	10	35	100
MA ₂	There is code of conduct within the bank	15	43	7	14	2	4	8	16	3	6	35	100
MA ₃	The board members participate in training as appropriate to keep their skills and expertise current and relevant	10	26	5	14	5	14	7	14	8	16	35	100
MA ₄	The bank's reporting lines are clear and appropriate to enable accounting over operating units and functional areas	15	43	8	23	4	11	2	6	6	17	35	100
MA ₅	This bank has a formal process to evaluate performance and	15	43	5	14	0	0	8	23	7	20	35	100

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

	competence and take remedial actions for any issues identified												
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From the table 5. Shows that 43% strongly agreed that board of directors and management lead by example, 9% agreed, 8% were not sure, 2% disagreed and 10% strongly disagreed.

In a relation to the code of conduct 43% of the respondents strongly agreed, 14% agreed, 4% were not sure, 16% disagreed and 6% strongly disagreed. Looking at the board members participating in training shows that 26% strongly agreed, 14% agreed, 14 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 43% of the respondents strongly agreed, 23% agreed, 11% were not sure, 6% disagreed and 17% disagreed (Faith et al., 2023).

A bank has a formal process to evaluate performance, competence and take remedial action for any issues, shows that 43% strongly agreed, 14% agreed, none of the respondents were not sure, 23% disagreed, and 20% strongly disagreed. Basing on this information, monitoring activities 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 I 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 (Wegulo et al., 2023)

Correlation Analysis between monitoring activities and financial Performance

To assess whether there was a relationship between monitoring activities and financial performance, a correlation analysis was carried out. The results are presented in Table 4.4.1

Table 6: Correlation Results on monitoring activities and Organizational Performance

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

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

	N	40	40
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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 7 shows responses on liquidity

Codes	Liquidity	Strongly agree		Agree		Not sure		Disagree		Strongly disagree		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
Lq ₁	The bank has enough cash to pay its debts	15	43	8	23	5	14	2	6	5	14	35	100
Lq ₂	There is enough cash in the bank to fulfill the activity plan in the next six months	10	29	8	23	5	14	8	23	3	9	35	100
Lq ₃	The cash balances are invested to produce the best return	15	43	10	29	5	14	5	14	0	0	35	100
Lq ₄	The bank's liquidity needs change with changes in market conditions	5	14	10	29	5	14	10	29	5	14	35	100
Lq ₅	This bank has adequate processes and controls put in place to ensure that plans are executed successfully	10	29	10	29	0	0	10	29	5	14	35	100

According to the table above, in the view of the bank having enough cash to pay its debts indicate that 43% of the respondents strongly agreed, 23% agreed, 14% were not sure, 6% disagreed, and 14% strongly disagreed. On the bank having enough cash to fulfill the activity plan shows 29% of the respondents strongly agreed, 23% agreed, 14% were not sure, 23% disagreed, and 9% strongly disagreed. The cash balances are invested to produce the best return indicates 43% of the respondents strongly agreed, 29% of the respondents agreed, 14% were not sure, 14% disagreed and None of them strongly disagreed (Akankwasa et al., 2022)

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. Finally, 60% the respondents strongly agreed with the bank 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 7 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	35	100
Pt ₂	Our processes are consistently reviewed to minimize losses in operations	4	8	10	20	15	30	20	40	1	2	35	100
Pt ₃	Our bank has declared dividends for the previous financial years	20	40	20	40	0	0	5	10	5	10	35	100
Pt ₄	There is increased revenue over the past years	30	60	10	20	3	6	6	12	1	2	35	100
Pt ₅	The board and	10	20	15	30	10	20	10	20	5	10	35	100

Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

	management have put measures to improve on the bank's profits												
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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. 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.

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 auditing practices or 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 monitoring and financial performance of centenary bank and to determine the relationship between auditing and financial performance of centenary bank. The study concludes that auditing was coupled with the use of auditing standards (IAS) suitable for auditing in banks. The internal auditing standards are sufficient to enable bank operations (Allan et al., 2023).

Recommendations

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.

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Received: 11.09.2023

Accepted: 17.09.2023

Published on: 30.09.2023

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